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ABSTRACT

Developed for women in Omaha who are preparing to reenter the labor market or further their education, this guide provides information on where to go, to whom to talk, what support services are available, and what actions these women can take. The guide is organized by the following three broad categories: getting ready, education and training, and employment. Topics covered in the first section include career planning and counseling, libraries, child care, and money. In the education and training section, education, the basics, choices, and financial aid are outlined. The following topics are contained in the employment section: Occupational Outlook Handbook, where to look, resumes and interviews, nontraditional work, being your own boss, job alternatives, and job rights. At the beginning of each section is a brief description of how to use the resources in the section, as well as a detailed table of contents. Resources listed in these three sections include the following: schools, colleges, apprenticeship programs, agencies, offices, laws, government publications, and businesses. A final resource section of the guide lists 10 books and 5 other publications. (KC)

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The Women's Guide to Traditional and Nontraditional Careers and Education

A Resource Guide for Women in the Greater Omaha Area Who Wish to Enter or Re-enter the Work Force or Further Their Education

April 1994

Prepared by:
Metropolitan Community College
Office of College Planning and Development
P.O. Box 3777
Omaha, NE 68103-0777
(402) 449-8417

For:
The Women's Fund of Greater Omaha
Omaha Community Foundation
222 South 15th Street
Omaha, Nebraska, 68102
(402) 342-3458

When someone makes a lasting impact on another person's life, there is a personal reward for both of them. The giver has the joy of helping and the receiver has an opportunity that might otherwise never have been possible.

It takes unusual vision and determination to champion a new cause and give the leadership necessary to make it successful.

The Women's Fund of Greater Omaha has been the most appreciative recipient of the wisdom and dedication of **Dale TeKolste** and wishes to honor Dale by recognizing his service in this, its first major grant project.

WOMEN'S FUND of GREATER OMAHA

Women's Fund of Greater Omaha

Mission Statement: The mission of the Women's Fund, a field of interest fund of the Omaha Community Foundation, is to establish a permanent endowment within the foundation to provide the access to funding for programs which:

1. Create opportunities for the economic, educational, physical, emotional, social, artistic and personal growth of women and girls;

2. Encourage the advancement and full participation of women and girls in society;

3. Enable women to achieve full partnership in the Omaha community.

The Women's Fund's agenda is the improvement of the lives of Omaha's women and girls in order for them to have the opportunity to become healthier, more self-sufficient, and productive for Omaha.

A fund whose proceeds are specifically targeted to women is <u>needed</u> for two reasons. First, women and children make up 78% of the people living below the poverty line. Second, extremely modest portions of foundation funding in major grantmaking areas - health, human services, and education - are earmarked for women and girls. Despite a five-fold increase in total charitable funding during the 1980's, programs for women and girls still represent only four percent of all philanthropic dollars.

The Fund annually identifies specific areas for the major portion of its grant moneys with a lesser amount set aside annually to be awarded to more general, community initiated proposals. This publication is the result of 1993's focus to identify training and retraining resources available for Omaha women. The Training and Retraining Committee of the Women's Fund worked closely with Katherine Holian of the Metropolitan Community College Foundation to produce this work. The Committee was led by Cindy Hadsell and participating members were: Judy Haecker, Judi Limas, Jodi Nolan, Vicki Reid, Connie Spellman and Emily Kozlik.

Acknowledgements

We wish to thank the:

Nebraska Commission on the Status of Women, for allowing us to use their Directory of *Employment and Related Resources for Women in Nebraska* (1984) as a guide.

A special thank you to the agencies, organizations, educational institutions and individuals, whose involvement, contributions and encouragement made this guide possible.

Introduction

A husband suddenly abandons his wife and refuses to pay child support for their children. The wife, who has worked in the home all her life, has few technical skills, may have an education beyond high school or may never have completed high school. Her options are limited.

You are the only parent; shopping, paying bills and running a household. Holding a good job becomes a difficult, almost impossible, task. You are lucky to pay for absolute necessities and other items important to your family's well-being. The ability to support your family depends on your skills and training.

A woman, pursuing a career in a field that primarily employs men, can find it to be a lonely and frustrating experience. Finding information and assistance about nontraditional jobs is not easy in a society in which women's options were once limited to teaching, clerical work, nursing and being a homemaker. As the job market becomes more diverse, preparing for a career becomes more difficult.

Each of the women in the examples above leads a diverse life, but each shares the same general need for education, guidance and career development. Help for women like the ones described above is available; however, many women do not know where to find this help. This guide is designed to provide information on where to go, who to talk to, what support services are available (child care, health care, legal and financial counseling), and what actions you can take to help yourself reach goals. This guide gives some information on what work outside the home can mean.

- It can mean a life plan designed to include work.
- It can mean setting goals and following systematic and deliberate steps toward completing those goals.
- It can mean education and training.
- It can mean knowing how to go after that job or career when opportunities arise.

Even though there are laws preventing discrimination against women in employment and education, it is important for women to learn how to take care of themselves, take responsibility for their own actions, and transcend obstacles to achieving their life's ambitions.

This guide is organized by broad categories. At the beginning of each section, there is a brief description of how to use the resources in the section, as well as a detailed table of contents. Learn the systems described within it, discover alternatives and choices, and most of all, ask for help when needed.

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Special attention has been given to the accessibility of services for the hearing-impaired. You will find TDD (Telephone Device for the Deaf) numbers, where applicable, throughout this guide. The indication of this service will be stated beside the number given (TDD/voice) or (TDD). "TDD/voice" means you can access this number by voice or by use of a TDD device and "TDD" means that this number only can be reached through a TDD device.

GETTING READY

GETTING READY

"Getting ready is possible regardless of what has happened in the past, or at whatever point you presently find yourself. You have the power to change present influences and to plan your future. You may feel that at your age or because of your economic status, race, or overwhelming responsibilities, there are too many factors against you bettering your life. It is true that such factors will make it more difficult. However, every woman, regardless of the obstacles, can make positive changes in her life. It is a matter of taking stock of the strengths that you possess, and using them to move forward. The old song says, 'It's what you do with what you've got, and never mind how much you've got....' It is this philosophy, as simple as it seems, that has been the springboard toward a more rewarding and satisfying future for many people, both men and women."

Moni Azibo and Therese Crylen Unumb, *The Mature Woman's Back-to-Work Book*

Things you should plan for are the wages you need to earn, and the income you would someday like to make. **And are you looking for a job or a career**?

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How much does luck have to do with success?

"Somebody has said, 'Luck is when opportunity meets preparation. You have to be ready for what you want to do. You have to keep your eyes open for the chance to do it. And you have to go after the chance and capture it. Luck is the opportunity and determination, plus ability. It is placing yourself in a target position and being ready to take the leap.'

The other side of the 'luck' coin is to have specific timetables for your goals so you are not subject to the roll of the dice. With goals, you can strategize and influence the dice to make things happen, so that you reach your objectives sooner."

Carole Hyatt, *Woman and Work*

HAVE YOU DONE ANY PLANNING?

Part of the planning process in re-entering the work force is to determine whose idea it was or what circumstances made you decide the course of action you need to take. Was it your idea? Your mother's? Your case worker's? Or were circumstances such that you had no choice? How well you succeed in the business of looking for a job may very well depend on finding some answers to these and other basic questions.

Questions that should be answered right away, besides whose idea is it, include: what do you expect to get out of a job? What are your expectations and what are you willing to do to meet those expectations? Below is a list of things you should think about as part of your plan for entering the work force.

- If you go back to school will it take priority over other things, and if so, what are those other things?
- What do you want from a job?
- Do you want a job or a career?
- Is having a bigger bank account your primary motive for working?
- What are your skills?
- Do you want power?
- How will work fit into the rest of your life?
- Do you need child care?
  - •• Do you have a back up for child care if your first choice can not perform for you when needed?
- Do you have a car and, if so, is it dependable?
  - •• Do you have a back up plan if your car breaks down?
- Do you need additional training for the job you want?

As you put together your plan for entering the work force, think about including ways of treating yourself better. You are your own best resource. For example:

- Develop a program or seek professional help to eliminate potential excesses such as overeating, alcohol, drugs, worry, and depression;
- Develop better ways to manage stress and, if necessary, seek professional help such as stress reduction workshops;
- Develop a positive attitude toward yourself and others;
- Develop a life plan that includes career growth and life growth.

PUBLIC AGENCIES, PRIVATE COMMUNITY AGENCIES AND EDUCATIONAL INSTITUTIONS THAT CAN HELP WITH YOUR CAREER PLANNING

Public Agencies

Job Service of Nebraska offers free employment counseling and placement. Job Service counselors are aware of the problems of mature workers, re-entry workers, and women who are looking for jobs. For more information contact:

Job Service of Nebraska

Omaha		Bellevue	
5404 Cedar Street	(402) 595-3000	2211 Peoples Road, Suite F	(402) 595-3134
5034 Ames Avenue	(402) 595-3123		

Job Training Of Greater Omaha offers a variety of educational, training and employment-matching services to individuals and businesses throughout the Omaha Community.

If you have been out of the job market or you are seeking a different career direction, Job Training of Greater Omaha can help. They will help you assess your individual skills as well as help you decide what job is best suited for you. For more information contact:

Job Training of Greater Omaha
Blue Lion Center
2421 North 24th Street
Omaha, NE 68110
(402) 444-4700

Nebraska Department Of Social Services, Job Support Service can help you make a career decision. For more information contact:

Nebraska Department of Social Services
1313 Farnam Street (Administrative Offices)
Omaha, NE 68102
(402) 595-3400 or (402) 595-3558 (TDD) (information and referral)

Private Community Agencies

Chicano Awareness Center, Inc. offers career counseling, professional consulting services, job search and placement. For more information contact:

Chicano Awareness Center, Inc.
4825 South 24th Street
Omaha, NE 68107
(402) 733-2720

Family Services Of Metropolitan Omaha offers employee assistance, family care choices and worksite education. For more information contact:

Family Services of Metropolitan Omaha
2240 Landon Court
Omaha, NE 68102
(402) 345-9118

Goodwill Industries, Inc. offers employment training, vocational training, job seeking skills, personal development skills and job placement services. For more information contact:

Goodwill Industries, Inc.
1111 South 41st Street
Omaha, NE 68105
(402) 341-4369

Lutheran Family Services Of Nebraska, Inc. offers counseling services and employee assistance programs. For more information contact:

Lutheran Family Services of Nebraska, Inc.
120 South 24th Street
Omaha, NE 68102
(402) 342-7007

Native American Community Development Corporation Of Omaha, Inc. offers information and referral to other agencies that can help you with your career goals, employment and training assistance. For more information contact:

Native American Community Development Corporation of Omaha, Inc.
2451 St. Marys Avenue
Omaha, NE 68105
(402) 341-8471

Omaha Opportunity Industrialization Center (OIC) offers counseling regarding employment decisions and job skills training. For more information contact:

Omaha Opportunity Industrialization Center (OIC)
2724 North 24th Street
Omaha, NE 68110
(402) 457-4222

Omaha SER-Jobs For Progress, Inc. offers career counseling and referrals for job training. For more information contact:

Omaha SER-Jobs For Progress, Inc.
5002 South 33rd Street
Omaha, NE 68107
(402) 734-1321

United Methodist Community Centers, Inc. offers adult education and family life counseling. For more information contact:

United Methodist Community Centers, Inc.
2001 North 35th Street
Omaha, NE 68111
(402) 451-2228

Urban League Of Nebraska, Inc. offers life/career planning workshops, job counseling, interviewing, testing, and career guidance. For more information contact:

Urban League of Nebraska, Inc.
3022 North 24th Street
Omaha, NE 68104
(402) 453-9730

Young Women's Christian Association (YWCA) offers career guidance for people in transition: women who are facing divorce, already divorced, widowed, separated, or have a disabled spouse, as well as single parents and single pregnant women. Services include individual counseling, educational planning and assistance, support groups, workshops, job search assistance, and training programs for nontraditional careers. For more information contact:

Young Women's Christian Association (YWCA)
Transitions Programs
222 South 29th Street
Omaha, NE 68131
(402) 345-6555

Educational Institutions

Most educational institutions in Omaha and its surrounding counties have career planning centers. (If there is a two-year college or a four-year college near you, career and educational counseling is available.) Some high schools offer career planning courses for adults within their communities. If you wish to continue your education beyond high school, see the section on "Choices" for listings of universities/colleges and technical schools (page 31).

Information on programs, planning or referral services can be obtained from the following educational institutions.

Bellevue College
Student Services
Galvin Rd. at Harvell Dr.
Bellevue, NE 68005
(402) 293-3774

Clarkson College
Student Services
101 South 42nd Street
Omaha, NE 68131
(402) 552-3297

Creighton University
Career Planning and
Placement
2500 California Plaza
Omaha, NE 68178
(402) 280-2722

College of Saint Mary
Enrollment Services
1901 South 72nd Street
Omaha, NE 68124
(402) 399-2405

Grace College of the Bible
Admissions
1311 South 9th Street
Omaha, NE 68108
(402) 449-2800

Metropolitan Community
College
Counseling Center
P.O. Box 3777
30th and Fort Streets
Omaha, NE 68103-0777
(402) 449-8305

Metropolitan Community College
Homemaker/Single Parent Program
P.O. Box 3777
30th and Fort Streets
Omaha, NE 68103-0777
(402) 449-8386

University of Nebraska at Omaha
Community Counseling Service
60th and Dodge Street
Omaha, NE 68182
(402) 554-2727

University of Nebraska at Omaha
Women's Resource Center
60th and Dodge Streets
Milo Bail Student Center, Rm. 301
Omaha, NE 68182-0322
(402) 554-2730

It is a fact...
Nebraka's population is 51.3% female.

DISPLACED HOMEMAKERS

If you have been a homemaker all your life, and find yourself without any financial support after loss of a spouse through death, divorce, or abandonment, you may qualify for services at one of the agencies listed below:

Metropolitan Community College
Homemaker/Single Parent Program
P.O. Box 3777
30th and Fort Streets
Omaha, NE 68103-0777

Young Women's Christian Association (YWCA)
Transitions: Displaced Homemaker/Single Parent Programs
222 South 29th Street
Omaha, NE 68131
(402) 345-6555

The feelings of homemakers who find themselves displaced because of dissolution of marriage, death of a spouse, abandonment, or other loss of family income, cannot be described. Recognizing the needs of displaced homemakers as they re-enter the job market, the Nebraska Legislature passed the Nebraska Equal Opportunity for Displaced Homemakers Act (LB 389) in March 1977. This act states:

> ***Displaced homemaker shall mean a person who has worked in the home for a substantial number of years providing unpaid household services for family members, is not gainfully employed, has difficulty in securing employment, and was dependent on the income of another family member but is no longer supported by such income.***

Although emotional trauma and legal, health, and housing problems are the immediate effects of being displaced, the most pressing need is usually financial support. For perhaps the first time a woman finds herself in the job market, with few marketable skills.

To avoid duplication of already existing employment services, the two organizations listed concentrate on building a "support system" with strong emphasis on counseling and career planning rather than on placement and actual job training. Both organizations work closely with Job Training Partnership Act (JTPA) and Job Service of Nebraska to maximize existing services and keep the focus on support of re-entry women.

SERVICES FOR INDIVIDUALS WITH DISABILITIES

Employment Advisory Council for the Handicapped (EACH) offers job development and placement for employable disabled persons. For more information contact:

Employment Advisory Council for the Handicapped (EACH)
1022 South 41st Street
Omaha, NE 68105
(402) 342-5731

Goodwill Industries, Inc. offers employment assistance programs for the disabled. For more information contact:

Goodwill Industries, Inc.
1111 South 41st Street
Omaha, NE 68105
TDD/voice (402) 341-4369

Hotline For The Disabled offers some information about the location of services, employment and rehabilitation programs, architectural barriers, financial support, transportation, housing, legal rights, and how employers can hire physically and mentally challenged workers. For more information contact:

Hotline for the Disabled
P.O. Box 94987
Lincoln, Nebraska 68509-4987
TDD/voice 1-800-742-7594 (Toll Free Number)

Nebraska Department Of Education, Division Of Rehabilitation Services offers a wide range of programs for the disabled. They work with disabled people who are seeking employment in suitable occupations. Services include evaluation, counseling, physical and memory rehabilitation, vocational training, independent living and placement. For more information contact:

Nebraska Department of Education, Division of Rehabilitation Services
1313 Farnam Street
Omaha, NE 68102
(402) 595-2100 or TDD (402) 595-2107

Nebraska Service For Visually Impaired offers vocational rehabilitation, job service and assistance in establishing a small business. For more information contact:

Nebraska Service for Visually Impaired
1313 Farnam Street
Omaha, NE 68102
(402) 595-2041 or TDD (402) 595-2141

PRIVATE EMPLOYMENT AGENCIES

Private Employment agencies may be located by consulting the Yellow Pages of the phone book. Fees for services vary from one agency to another, so check fee schedules and read the fine print before signing anything. Some employers pay fees (Fee Paid), some fees you will have to pay. Ask people you know for recommendations of reliable agencies or call the agency and ask as many questions about their services as might affect you.

OTHER SOURCES OF PLANNING

Newspapers and courses in career exploration, planning, and other job development courses/workshops offered by educational institutions, women's organizations and community-based organizations can help you make a career decision.

Watch your newspaper for information when new courses are announced by educational institutions or call the institution and ask to be put on the mailing list for registration materials.

Libraries

Get All The Information You Can

People are the best resource you have to find out about jobs, but other good places to look for information are books, newspapers, magazines, and other publications about women and work. Your local library is full of them.

LOCAL LIBRARIES

For information on subjects ranging from resumé writing to the history of working women, consult your local library.

Most libraries have computer terminals that are easy to use. Using the available menu (by subject) look up "women" and "employment." Then start looking up the subjects that interest you. If you know the names of authors of specific books, look up the book by author. **Ask the librarian for help** if you have problems understanding how to use the terminal. Let the librarian know what your needs and interests are.

Check the PERIODICAL section. Periodicals are magazines, newsletters, journals and other publications which are published on a regular basis.

Popular magazines have features and articles on women and employment. Specific periodicals which focus on women's issues are available in most public libraries.

Periodicals Related to Women and Work

The Collegiate Women's Career Magazine
Enterprising Women
Executive Woman
MS Magazine
New Woman
Working Mother
Working Woman

Many newsletters are published in Washington, D.C., and keep you up-to-date on the most recent legislation affecting women's equal employment opportunity. If you are looking for a national scope, browse around these publications to pick up trends in employment.

Newsletters Related to Women and Work

About Women
Equal Opportunity Forum
The Equal Employer
WEAL Washington Report
Womanpower
Women Today
Women & Work
Women's Washington Report
Women's Work
Worklife

LOCAL PUBLIC LIBRARIES' ADDRESSES AND PHONE NUMBERS

If your library does not have the book or periodical you want, ask for it through INTERLIBRARY LOAN. All libraries in Nebraska (including college and university libraries) can make books and periodicals available to you through interlibrary loan. Speak to the librarian about getting information this way. There is no cost for this service.

Omaha Public Libraries

Abrahams Branch	5111 N 90 Street	(402) 444-6284
Benson Branch	2918 N 60 Street	(402) 444-4846
Willa Cather Library	44th & Center	(402) 444-4851
W. Dale Clark Main Library	215 S 15th Street	TDD/voice (402) 444-4800
Florence Library	2920 Bondesson Street	(402) 444-5299
Millard Library	13214 Westwood Lane	TDD/voice (402) 444-4848
A.V. Sorensen Library	4808 Cass Street	(402) 444-5274
South Library	2302 M Street	(402) 444-4850
W. Clarke Swanson Library	9101 Dodge Road	TDD/voice (402) 444-4852
Charles B. Washington Library	2868 Ames Avenue	(402) 444-4849

Bellevue Public Libraries

Bellevue Main Library	1003 Lincoln Road	(402) 293-3157
Carter Lake Public Library	1120 Willow Drive	(402) 347-5492
La Vista Public Library	8114 Park View Boulevard	(402) 331-9519
Papillion Public Library	122 E 3rd Street	(402) 339-3892
Ralston Public Library	7900 Park Lane	(402) 331-7636

LIBRARY NETWORK FOR THE VISUALLY IMPAIRED AND PHYSICALLY DISABLED

If you are visually impaired or physically disabled and libraries are inaccessible to you, write or call:

Ms. Kathy Reida
Talking Book and Braille Service
Charles B. Washington Library
2868 Ames
Omaha, NE 68111-2426
(402) 444-4849

COLLEGE AND UNIVERSITY LIBRARIES

In addition to public libraries, all colleges and universities maintain libraries.

Bellevue College
F. Hoyte Freeman Library
Bellevue, NE 68005
(402) 291-8100

College of Saint Mary
1901 South 72nd Street
Omaha, NE 68124
(402) 399-2466

Creighton University

Alumni Memorial Library
2500 California Plaza
(402) 280-2705

Health Science Library
2500 California Plaza
(402) 280-5108

Law Library
2133 California Plaza
(402) 280-2875

Grace College of the Bible
Campus Library
1515 South 10th Street
Omaha, NE 68108
(402) 449-2893

Metropolitan Community College

Fort Omaha Campus Library
30th and Fort Streets
(402) 449-8306

South Omaha Campus Library
2909 Edward 'Babe' Gomez Avenue
(Northwest of 27th and Q Streets)
(402) 449-8506

Elkhorn Valley Campus Library
204th and West Dodge Road
(402) 289-1206

University of Nebraska at Omaha
University Library
Omaha, Nebraska 68182
(402) 554-2361

University of Nebraska Medical Center
Library of Medicine
42nd and Dewey Avenue
Omaha, NE 68105
(402) 559-4326

NEBRASKA PUBLICATIONS CLEARINGHOUSE

In 1972 the Nebraska Publications Clearinghouse (NPC) was created to provide a listing of every state publication, as well as access to federal documents which are available to the public through local libraries. If your library does not have a current publication listed in NPC, it will be made available to you upon request. (Phone: [402] 471-2045)

Child Care

WHO'S MINDING THE KIDS?

When you're planning to go to school or to work and you have children, you'll need people you trust to take care of your children while you're gone.

Your child care choices include:

- babysitters in your own home or someone else's home
- a child care center
- a pre-school
- trading babysitting services with a friend

Some Things to Consider

1. What do you want and what does your child need? Safety, good meals, activities, a sensible adult-child ratio, good location, affordability, competent staff, and pleasant environment are some factors to weigh.

2. Licensed day care homes and centers are checked for fire and general safety, food, activities provided, and qualified personnel. You, as the parent, have the right to see the inspection reports made on the day care center.

3. Spend at least 15 minutes in a phone interview and visit the facility with your child(ren) more than once, with one of the visits unannounced.

4. Will you be welcome to visit and observe any time? This will give your child(ren) extra confidence as they make the separation between home and away, and it's really the only way you have of knowing what goes on firsthand.

5. Check the attitude of the child care staff. It helps if it's similar to your own and supportive of your parenting style. They can help you and your child(ren) make a transition at the beginning and the end of the day.

6. TRUST YOUR INTUITION: IF SOMETHING DOESN'T FEEL RIGHT, LOOK FURTHER. It's hard to leave a child to go to work, but it's a lot harder if you're worried about the kind of care the child receives.

It is a fact...

In 1990, 71% of Nebraska women with children under age six worked outside the home.

WHAT IS CHILD OR DAY CARE LICENSING ALL ABOUT?

Nebraska law requires licensing for persons or facilities providing care for compensation on a regular basis for four or more children at any one time (from families other than their own).

Licensing means that the provider has met criteria which define minimal standards for acceptable care. Remember that licensing regulations are **minimal standards** and that licensing does not provide any guarantees. Licensing can help you screen early childhood programs, but the final responsibility must rest with you the parent(s).

Any person caring for children outlined by the above criteria who operates a child care facility without a license is violating state statutes. For more information on types of child care facilities, or to report any believed or known violations, contact the Nebraska Department of Social Services, Child Care and Development, (402) 595-3343.

A list of child care providers in your area is available to you from Child Care Registration at (402) 595-3452.

Reputable child care facilities might also be available to you through:

- your local church;
- a nearby university or college;
- Referral Services;
- Head Start Centers.

Day Care Licensing Office For Omaha

Nebraska Department of Social Services
Child Care and Development
319 South 17th Street, Suite 200A
Omaha, NE 68182
(402) 595-3343

IF YOU CAN'T AFFORD TO PAY

You may qualify for free or inexpensive child care

- if you are a current recipient of Aid to Families with Dependant Children (AFDC), Supplemental Security Income (SSI) or other subsidized income;
- if your family income is low enough, or if members are disabled or students.

For information call Nebraska Department of Social Service, Information and Referral at (402) 595-3408 or TDD (402) 595-3558.

It is a fact...
Fifty-seven percent of children under age 1 are in child care.

CHILD CARE CHECKLIST

The checklist below is designed to help you decide what things about preschool or day care arrangements are most important. Read through the checklist and write down those items you want provided for your child(ren). When you talk to a possible caregiver/teacher or visit a facility, you can decide whether the program offers those things you wrote down. Programs vary widely, depending on their purpose, number of children enrolled, the facility and the experience and training of caregivers/teachers. The items listed in the checklist below are indicators of a quality program.

(Information for this checklist came from the Nebraska Department of Social Services Brochure, Take a Good Look, 11/92)

Does Your Child's Caregiver...
(For all children)

- Appear to be warm and friendly?
- Seem calm and gentle?
- Seem to have a sense of humor?
- Welcome parents to observe, discuss policies, make suggestions, and participate in the program?
- Seem to be someone your child will enjoy being with?
- Seem to feel good about themselves and their job?
- Have child-rearing attitudes and methods, especially discipline, similar to your own?
- Understand what children can and want to do at different stages of growth?
- Talk to the children and encourage them to express themselves through words and language?
- Seem to have enough time to look after all the children in their care?
- Help angry or fearful children in working out their feelings in acceptable ways?
- Provide a routine and rules that children can understand and follow and respect each child's cultural values?
- Have previous experience/training in working with children?

If you have an Infant or Toddler...
(Birth to three years)

- Seem to enjoy cuddling your baby?
- Provide stimulation by pointing out things to look at, listen to and touch?
- Provide dependable and consistent care so your baby can form an attachment to one primary caregiver?
- "Child-proof" the setting so your toddler can crawl or walk safely and freely?
- Provide a potty chair?
- Provide a clean and safe place to change diapers?
- Provide gates at tops and bottoms of stairs?
- Provide cribs with firm mattresses covered in plastic?
- Provide mobiles or toys in each crib?
- Provide separate crib sheets for each baby in care?
- Help your child learn language by talking with him or her, naming things, reading aloud, and responding to your child's words?

Does The Facility have...
(For all children)

- A current license?
- Enough space indoors and outdoors so all children can move freely and safely?
- Enough caregivers/teachers to give individual attention to all children?
- Enough furniture, play things, and other equipment for all children to be individually involved?
- Equipment and materials that are suitable for the ages of the children?
- A separate place for each child's belongings?
- Nutritious meals and snacks made with the kinds of food you want your child to eat?
- Large apparatus for climbing: such as boxes, jungle gyms, ladders, balancing boards?
- Wheel toys to ride?
- Blocks: Large and small?
- Props for dramatic play?
- Natural materials: sand, wood, water?
- Manipulative items: puzzles, pegs, construction sets, sorting games?
- Books of pictures, poems, stories that children can understand and enjoy?
- Equipment for musical experiences?

Are There Opportunities...
(For all children)

- To play quietly and actively, indoors and out?
- To play alone at times and with friends at other times?
- To follow a schedule that meets young children's needs that is routine but flexible enough to meet the needs of each child?
- To learn to get along, to share, to respect themselves and others?
- To create, explore, and experiment?
- For enough time for children to complete a task by themselves?
- For special activities, excursions, and trips?

If you have an Infant or Toddler...
(Birth to three years)

- To crawl and play safely?
- To play with objects and toys that help infants to develop their sense of touch, sight, and hearing?
- To take part in a variety of activities that are suited to the toddler's short attention span?

As A Parent Visiting An Early Childhood Facility, How Do You Feel About The Program?

- Are you comfortable there?
- Are the children happy, interested, and busy in their activities?
- Do the teachers treat the children as individuals?
- Is the noise level in keeping with happy, purposeful activities?
- Can the caregiver/teacher explain the purpose and philosophy of the program?

Money

HOW IMPORTANT IS MONEY?

It is as important as you think it is. Different people have different points of view:

"Money is a necessity. It is what pays the rent. I do whatever will earn me a living."

"Money is what buys you the things you want. That can mean school, it can mean a thirty dollar bottle of perfume. If you want nice things you have to pay for them, and that usually means money."

"Money is the measure of your worth. It is the award, the recognition, the sign that you are good at what you do."

"To me it is what working is all about."

"Money? I am not sure. It is important if you do not have it and a convenience if you do. I do not think about it very much."

As we can see, money means different things to different people. However, if circumstances are such that you suddenly do not have money, then money becomes very important.

HOW CAN I AUGMENT MY LOW INCOME?

Do extra work. Practically everyone does it at one time or another. You can babysit, type, sew, etc. Doing part-time work in conjunction with your full-time job makes good sense when you are at the building stage of your career.

Understand all of the resources that you may have available to help you financially:

Wages	Investments:	Retirement Funds
Insurance:	bonds	Social Security
medical	certificate of deposit	
life	real estate	
disability	savings account	
	stocks	
	trusts	

Seek financial counseling. Try to find someone who can coordinate all your financial interests. Managing money requires decision-making and a financial counselor who knows your total financial picture and can help you get the most from your money.

WHAT IF I DON'T HAVE THE RESOURCES TO PAY FOR SCHOOLING?

If you are working and have a steady income, you can seek financial assistance by borrowing the money you need. Whether you are working or not, you can also apply for scholarships or grants. Take the time to look at all avenues of help before you attempt to borrow. If you have received sound advice from a financial counselor, take their advice seriously.

EMERGENCY AND TEMPORARY FINANCIAL ASSISTANCE

Several kinds of services are available to persons in need of temporary or emergency financial assistance. Usually applicants must meet eligibility requirements such as living in a particular geographic area or being in a crisis situation. Assistance can be in the form of food, clothing, and/or emergency shelter.

Agencies

American Red Cross, Heartland Chapter offers assistance in applying for government benefits and assistance for application of VA benefits. Referral service to other community resources is also provided. For more information contact:

American Red Cross, Heartland Chapter
3838 Dewey Avenue
Omaha, NE 68105
(402) 341-2723

Chicano Awareness Center, Inc. has a food pantry, free clothing and referral to other agencies that can help. They also provide paralegal services. For more information contact:

Chicano Awareness Center, Inc.
4825 South 24th Street
Omaha, NE 68107
(402) 733-2720

Domestic Abuse Program Sarpy County will provide emergency shelter and financial aid to any abused person. For more information contact:

Domestic Abuse Program Sarpy County
116 East Mission Avenue
Bellevue, NE 68005
(402) 291-6065
(402) 444-4433 (24 hours)

Douglas County General Assistance Primary Health Care Network provides food, shelter, transportation and clothing to anyone without financial means. For more information contact:

Douglas County General Assistance Primary Health Care Network
1201 South 42nd Street
Omaha, NE 68105
(402) 444-6215

Douglas County Veterans Service Office provides emergency assistance to honorably discharged veterans of wartime in the form of rent, house payment, utilities, funeral, medical or surgical bills. For more information contact:

Douglas County Veterans Service Office
1819 Farnam Street
Civic Center, Room 103
Omaha, NE 68183
(402) 444-7180

Family Housing Advisory Services, Inc. provides mortgage default help, Omaha Housing Authority rental delinquency and homeless relocation. For more information contact:

Family Housing Advisory Services, Inc.
2416 Lake Street
Omaha, NE 68111
(402) 444-7921

Greater Omaha Community Action (GOCA) will refer you to the agency that best meets your needs. This is a good place to start. For more information contact:

Greater Omaha Community Action
1818 Douglas Street
Omaha, NE
(402) 341-8060

Legal Aid Society will provide legal assistance in the areas of civil problems, income maintenance, housing, family and consumer matters. For more information contact:

Legal Aid Society
500 South 18th Street
Omaha, NE 68102
(402) 348-1060

Native American Community Development Corporation of Omaha, Inc. will provide information and referral to other agencies, assistance with housing and Native American child welfare. They also have a food pantry. For more information contact:

Native American Community Development Corporation of Omaha, Inc.
2451 St. Marys Avenue
Omaha, NE 68105
(402) 341-8471

Salvation Army provides financial assistance and is limited by caseload and resources only. Salvation Army also provides emergency food assistance; shelter; assists with clothing, housewares, and furniture. For more information contact:

Salvation Army
Family Services
3612 Cuming Street
Omaha, NE
(402) 554-5860

The Shelter provides shelter and counseling for abused women and their children. For more information contact:

The Shelter
Box 4356
Omaha, NE 68104
(402) 558-5700

Together Inc. of Metropolitan Omaha provides overnight lodging, free used clothing, utilities assistance and free used furniture. For more information contact:

Together Inc. of Metropolitan Omaha
2230 Farnam Street
Omaha, NE 68102
(402) 345-8047

United Catholic Social Services provides a food pantry and shelter for battered women. For more information contact:

United Catholic Social Services
3300 North 60th Street
Omaha, NE 68104
(402) 554-0520

United Way of the Midlands supports many community services. United Way of the Midlands will provide referrals based on your needs to these community services. For more information contact:

United Way of the Midlands
1805 Harney Street
Omaha, Nebraska 68102
TDD/voice (402) 444-6666

The list of agencies is not all inclusive, other groups may be able to offer you clothing, food, shelter, and other necessities you need until you become self-sufficient. Check your local area for:

- churches
- community centers
- fraternal organizations
- minority advocacy groups
- missions

NEBRASKA DEPARTMENT Of SOCIAL SERVICES

Offers services to low income persons who qualify (financial and medical aid, Aid to Dependent Children, child care, Food Stamps, and aid to the blind or disabled.) For help from the Nebraska Department of Social Services, call the numbers listed below for information on programs and/or to schedule an appointment.

Aid To Families With Dependent Children (AFDC): Financial assistance program for families with children who do not have the support of one parent (due to death, disability or desertion) and are in need. If you believe you fit this requirement and you don't have enough money to meet your needs, call the Nebraska Department of Social Services, Information and Referral, (402) 595-3400 or TDD (402) 595-3558.

Energy Assistance: The low income assistance program administered by the Nebraska Department of Social Services is designed to help with energy costs. For more information contact the Nebraska Department of Social Services at (402) 595-3608.

Food Stamps: The Food Stamp Program supplements an individual's or family's food purchasing ability. You must first be certified as eligible for Food Stamps. The quantity of stamps will vary according to the size and income of your family. For more information contact the Nebraska Department of Social Services, Food Stamps, at (402) 595-2666.

Medical Assistance: There are several Medicaid (Medical Assistance) programs available to assist low income families with children. For more information contact the Nebraska Department of Social Services at (402) 595-3400.

Supportive Services: Child care and other supportive services are available to low income families. For more informationa contact the Nebraska Department of Social Services at (402) 595-3408.

SUPPLEMENTAL SECURITY INCOME (SSI) AND MEDICAID

If you are unable to work because you are blind, disabled, or over 65 years of age, and need money to support yourself, you may be eligible for SSI. You may be eligible if your employer has been making Social Security deductions from your paycheck and if your disability is medically determined to be an impairment lasting at least twelve months or resulting in death. Contact Social Security at (402) 399-8963. If you qualify for SSI, you are automatically eligible for MEDICAID; however, to receive MEDICAID you must apply through the Nebraska Department of Social Services. For more information call (402) 595-3431.

UNEMPLOYMENT INSURANCE

Unemployment Insurance provides financial benefits to eligible workers who become unemployed through no fault of their own. It is designed so that unemployed workers will have weekly benefits while they are looking for work. Benefits usually last up to twenty-six weeks, maybe longer. There are no specific eligibility requirements other than the time you have spent at your job and whether your place of employment has been paying into the Unemployment Insurance Fund. As soon as you become unemployed, call or go to your nearest Job Service of Nebraska Office. For more information contact:

Job Service of Nebraska

Omaha		Bellevue
5404 Cedar Street	(402) 595-3000	2211 Peoples Road, Suite F (402) 595-3134
5034 Ames Avenue	(402) 595-3123	

CREDIT

Credit is important when you try to open charge accounts, borrow money, make large purchases on appliances, cars, or home mortgages, or start a business. In the past, women have had difficulty establishing personal credit.

To prohibit discrimination in credit, a federal law was passed: The Equal Credit Opportunity Act of 1975. This act prohibits discrimination in any aspect of a credit transaction because of your sex, marital status, race, national origin, or age (with limited exceptions). It also prohibits discrimination because you receive payments from public assistance programs (such as Social Security or Aid to Families with Dependent Children).

A creditor may not:

- ask what your sex, race, national origin or religion is (although they may ask you to voluntarily disclose this information if you are applying for a real estate loan to purchase a residence). You may be asked what your immigration or residence status is.
- ask what your marital status is if you apply for a separate, unsecured account.
- ask for information about your spouse unless (1) your spouse is applying with you; (2) your spouse will be allowed to use your account; (3) you are relying on your spouse's income or on alimony or child support from a former spouse.
- ask about your plans for having or raising children.
- ask whether you receive alimony and/or child support maintenance payments unless the creditor first tells you that you don't have to disclose such income unless you rely on it to get credit. A creditor may ask if you pay alimony or child support.

Your Credit Rights

The Fair Credit Reporting Act was enacted in 1971 to protect consumers against the circulation of wrong or old credit information and to ensure fair and equal practices. It established the credit rating bureau which gathers and passes out information on our financial and employment record to creditors, employers, insurers, and businesses who request this information. The legal term for this is a consumer report rating.

Credit is not a right; it is a privilege which you must earn. It is up to you to establish your credit worthiness.

If you're trying to establish personal credit for the first time, you may want to show that you are a "good risk" or "reliable individual." A steady residence or job as well as a past history of prompt payment of bills demonstrate this. Opening a checking or a savings account at a local bank or opening charge accounts with reputable firms can be helpful.

If you have been separated or divorced, or are widowed and had an account in your husband's name, convert it to your own name.

If you think your credit rights have been violated:

- Get the name and address of the consumer reporting agency that denied you credit, insurance, a loan or employment.
- You have the right to be told the nature and substance of the information collected about you. This is free of charge if you have been denied credit, insurance, a loan, or employment within the past 30 days. A fee will be charged to disclose your credit rating when you have **not** been denied credit in the past 30 days.
- You have the right to be told who has received your consumer report over the preceding six months. If the report was disclosed for employment purposes, you have the right to know who has received it for the past two years.
- You have the right to have your version of the information placed in your file record if there is a disagreement or dispute between you and the reporting agency.
- Your consumer reports should not be given to anyone who does not have a legitimate business need for the information.
- You have the right to sue a company for damages if it willfully or negligently violates the law.

If You Are Denied Credit

- Find out why.
- Talk with the creditor and let him/her know you are aware of the Equal Credit Opportunity Act.
- If the problem can't be solved and you think you have been discriminated against, consult the appropriate enforcement agency listed below.

Equal Credit Opportunity Act Enforcement Agencies

Federal Deposit Insurance Corporation
1700 Farnam Street, Suite 1200
Omaha, Nebraska 68102
(402) 221-3311

State Members Banks
Federal Reserve Bank of Kansas City
102 South 17th
Omaha, Nebraska 68102
(402) 341-3610

Help With Re-establishing Your Credit

If you need help in setting up a program to re-establish credit that has been bad in the past, contact the Consumer Credit Counseling Service. They offer free debt counseling, assistance with budgeting and will help you establish fixed payments to creditors. For more information contact:

Consumer Credit Counseling Service of Nebraska, Inc.
302 South 36th Street
P.O. Box 31002, Suite #105
Omaha, NE 68131
(402) 345-3110

It is a fact...

Nearly 50% of Nebraska women and their babies eligible for government assisted supplemental food programs do not receive this assistance.

EDUCATION AND TRAINING

EDUCATION AND TRAINING

This section on education and training contains an introductory note on educational equity, followed by a list of educational institutions offering Adult Basic Education (ABE), college/university undergraduate, graduate programs and professional degrees.

The financial aid process is described for those needing assistance with educational expenses. Use this section to find as many alternative paths toward getting the funds you need to help meet your educational goals.

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It is a fact...

A woman with less than a [illegible] school diploma earns 44% less than her male counterpart.

Education

IT'S IMPORTANT TO BE ABLE TO CHOOSE

"You must do the thing you think you cannot do."
Eleanor Roosevelt (1884-1962)
American stateswoman

"A woman's life can really be a succession of lives, each revolving around some emotionally compelling situation or challenge, and each marked off by some intense experience."
Wallis, Duchess of Windsor (1896-1986)

Despite greater understanding and awareness of sex stereotypes, many women are still being tracked into teaching, nursing, clerical, and service occupations, jobs that are typically held by women. Women must expand their search in the job market beyond the stereotypical job and seek the job that meets their personal needs and requirements.

In addition, if women do choose nontraditional occupations, they are still likely to encounter obstacles and pressures. Ways to get into these jobs might include enrolling in an apprenticeship program, learning the construction trade or joining the Armed Services for training and education to become a skilled laborer, a technician, or a specialist in an area women usually do not enter.

It is important for women to have models to learn from and to see in nontraditional roles as managers, supervisors, and owners. This makes it easier for them to imagine being in charge. Women managers, supervisors, and owners have greater economic, social, and personal rewards; however, they must also be willing to take extra responsibility and risks.

Most important in career education or any education which can be used for employment credentials is planning. Have you done enough educational planning? Does the plan fit your needs and requirements? Do you need to involve a specialist or a professional in your educational planning? Can you accomplish your plan (is it realistic)? Will you end up with a job?

We are never too young or too old to make choices to improve our lives. Whether you are a homemaker, displaced homemaker, single parent, or single (never married and no children), informed choices should always be available and made; and to do this one must use education as the basic tool.

RESOURCE OFFICES THAT WILL HELP YOU WITH YOUR EDUCATION

This list contains names of institutions and offices that can provide you with information. All have a special interest in and commitment to educational equity.

Bellevue College
Student Services
Galvin Road and Harvell Drive
Bellevue, NE 68005
(402) 293-3774

Clarkson College
Admissions
101 South 42nd Street
Omaha, NE 68131
(402) 552-3297

College of Saint Mary
Enrollment Services
College of Saint Mary
1901 South 72nd Street
Omaha, NE 68124
(402) 399-2405

Creighton University
Career Services
Creighton University
Omaha, NE 68178
(402) 280-2722

Grace College of The Bible
Counseling Center
1316 South 8th Street
Omaha, NE 68108
(402) 449-2909

Institute of Computer Science
Admissions
808 South 74 Plaza, Suite 200
Omaha, NE 68114
(402) 393-7064

ITT Technical Institute
Admissions
9814 M Street
Omaha, NE 68127
(402) 331-2900

Methodist College of Nursing and Allied Health
Admissions
8501 West Dodge Road
Omaha, NE 68114
(402) 390-4879

Metropolitan Community College
P.O. Box 3777
Omaha, NE 68103-0777
(402) 449-8386
Counseling Offices:
Fort Omaha Campus (402) 449-8305
30th and Fort Streets
South Omaha Campus (402) 449-8505
2909 Edward 'Babe' Gomez Avenue
Elkhorn Valley Campus (402) 289-1205
204th and West Dodge Road

Nebraska College of Business
Admissions
3636 California Street
Omaha, NE 68131
(402) 553-8500

Omaha College of Health Careers
Admissions
10845 Harney Street
Omaha, NE 68154
(402) 343-1400

University of Nebraska at Omaha
Career Development Specialist
60th and Dodge Streets
Omaha, NE 68182
(402) 554-2409

University of Nebraska Medical Center
Counseling Center
600 South 42nd Street
Omaha, NE 68198
(402) 559-7276

DISPLACED HOMEMAKER PROGRAMS

Metropolitan Community College
Homemaker/Single Parent Program
P.O. Box 3777
30th and Fort Streets
Omaha, NE 68103
(402) 449-8386

Young Women's Christian Association (YWCA)
Transitions: Displaced Homemaker/Single Parent Programs
222 South 29th Street
Omaha, NE 68131
(402) 345-6555

CAN YOU MEET THE BASIC EDUCATIONAL REQUIREMENTS FOR MOST JOBS?

Education/Training is an investment in your future. Approach schools and programs as a consumer. Think about the following things and then ask for help when deciding:

- Is this program what I need?
- Is it worth my time and money?
- What skills will I get from it?
- Does the educational/training institution offer job placement when I am finished?
- What trade-off's or compromises will I have to make in my personal life to pursue this education?
- Are there any shortcuts or alternatives that are cheaper or take less time?
- Are there good job prospects in the vocation I am choosing when I am completed?
- What personal enrichment will I gain from this education/training even if I do not use it for finding a job?

ADULT BASIC EDUCATION (ABE)

Adult Basic Education provides for the education of persons over 16 by preparing them in the areas of reading, writing, and mathematics for the General Educational Development (GED) examination.

GENERAL EDUCATIONAL DEVELOPMENT (GED) CERTIFICATE

If you have not finished high school, the GED certifies that you have the equivalent of a high school education. You must pass a series of five tests.

Many employers view the GED certificate with high regard because they understand that the acquisition of the equivalent of a high school diploma after many years away from the classroom requires a high level of motivation and self-discipline. Any woman who accomplishes this goal should regard it as a major life success.

Listed below are the locations of some of the places that offer ABE/GED training. Those places with an asterisks (*) next to them are Official GED Testing Centers. The list below is not all inclusive, locations change as the need arises. For more information on GED center locations call the numbers listed below.

***Bellevue Public Schools**
Adult Learning Center
221 Main Street
Bellevue, NE 68005
(402) 291-6747

Job Training of Greater Omaha
2421 North 24th Street
Omaha, NE 68110
(402) 444-4700

Metropolitan Community College
P.O. Box 3777
Omaha, NE 68103
(402) 449-8312

ABE/GED classes are located:

Elkhorn Valley Campus
204th and West Dodge Road

*Fort Omaha Campus (30th and Fort St)
30th and Fort Streets

South Omaha Campus
2909 Edward 'Babe' Gomez Avenue

First United Methodist Church
7020 Cass Street

***Omaha Public Schools**
3215 Cuming Street
Omaha, NE 68131
(402) 557-2222
(For additional OPS ABE/GED Centers call
[402] 557-2620)

Ralston High School
90th and Park Drive
Ralston, NE 68127
(402) 331-3007

University of Nebraska at Omaha
Counseling and Testing Center
60th and Dodge
Omaha, NE 68101
(402) 554-2409

Choices

Once you have established your job/career goals, you must now determine how you are going to go about reaching those goals. Do you need additional training? Do you need a two-year or four-year degree? You have many choices, so take your time and choose one that you feel will benefit you the most.

Things to think about...

- taking some further vocational training at a community college;
- getting a certificate of achievement, associate or bachelor degree;
- *checking out the accreditation of the school;
- finding out if the school has job placement services;
- looking for a training course through government subsidized programs;
- becoming an apprentice in a trade or craft (plumber, electrician, carpenter, etc.);
- joining the Armed Services (Active, Reserve, or Guard).

* Accreditation. You need to know if the school you are considering attending is accredited. Accreditation of a school means that school has had an official review by the accrediting agency and has met specific requirements. This should be of particular concern to you if you plan to transfer credits and/or continue your education at a different school at a later date. For example, if you attend one school for 1 or 2 years with the goal of continuing on at another school, you need to make sure the first school has the kind of accreditation that second school will accept. In this part of the country, the most common institutional accreditation is from the North Central Association, Commission on Institutions of Higher Education.

To determine what accreditation is needed to reach your goals, there are two publications which will give you the information you need. One is the *Transfer Credit Practices of Designated Educational Institutions* which reports the acceptance of transfer credit practices in each state. The directory presents a voluntary exchange of information regarding practices of transfer credit and is available at any school's admissions or registrar's office. (It is published every two years. The current addition is 1992-94.) Another book that can help determine accreditation is *The College Handbook*. This book is published by the College Entrance Examination Board of New York and available in the public library.

A certificate of completion for skills training only states that you have completed the training. It is up to the employer to determine if you meet their skill requirements. This may be done through testing or by actually having you perform the necessary skills for the job.

Different institutions offer skills training and academics and some offer both. Financial aid is very often available. It is your choice.

JOB SUPPORT PROGRAM

The Nebraska Department of Social Services provides special services and support to recipients of Aid to Families with Dependent Children (AFDC) through the Job Support Program. Participants

work with their caseworker to establish educational and/or employment goals and develop a self-sufficiency plan which includes needed assistance with related services like training, job search, child care and transportation.

JOB TRAINING PARTNERSHIP ACT (JTPA) TRAINING AND EDUCATION PROGRAMS

The Job Training Partnership Act provides for training and education of persons who qualify as unemployed, underemployed, and economically disadvantaged.

JTPA offers counseling, testing, education and jobs for eligible applicants. It provides GED preparation, vocational skills training, and job placement. For more information about programs and services, contact:

Job Training of Greater Omaha
2421 North 24th Street
Omaha, NE 68111
(402) 444-4700

Learning job skills and getting an education are the best ways to get ready for the future.

ADULT EDUCATION OFFERED BY TECHNICAL SCHOOLS AND TWO-YEAR COLLEGES

Technical schools and two-year colleges offer three kinds of adult education programs:

Adult guided studies provide skills in basic educational areas and prepare a person to take the GED tests. Classes are given in language and reading, science, math, social studies, survival, skills, citizenship, and English-as-a-Second Language (ESL).

Adult education provides courses for personal development and to upgrade job skills. Areas of study include general education, home economics, business occupations, trades, industrial, and health services. Classes are also given in career counseling, women's studies, visual arts, music, dance, consumer education, typing, knitting, tailoring, and other subjects.

Vocational/technical education provides credit courses leading to a certificate of achievment or an associate degree and prepares the students for the job market in a technical field.

In addition, some two-year colleges have programs that allow you to transfer up to two years of credit to four-year colleges.

Technical Schools And Technical Programs

Aero Club (Offutt AFB)
P.O. Box 13234
Offutt AFB, NE 68113
(402) 294-3385

Archbishop Bergan Mercy Hospital Radiologic Technology Program
7500 Mercy Road
Omaha, NE 68124
(402) 398-6193

Nancy Bounds Modeling School
4803 Davenport
Omaha, NE 68132
(402) 558-9292

Capital School of Hairstyling
339 L Street
Omaha, NE 68131
(402) 733-3031

Constantino School of Hairstyling
7330 Farnam Street
Omaha, NE 68114
(402) 397-7970

Cornhusker Driver Training School
1220 South 6th Street
Omaha, NE 68108
(402) 341-4555

Custom Diesel Driver Training
14243 C Circle
Omaha, NE 68144
(402) 393-7773

Gateway Electronics Institute
4862 South 96th Street
Omaha, NE 68127
(402) 593-9000

Immanuel Medical Center School of Respiratory Therapy and School of Radiologic Technology
6901 North 72nd Street
Omaha, NE 68122
(402) 572-2312/2043

Nebraska Academy of Hair Design
4804 South 24th Street
Omaha, NE 68107
(402) 733-4255

Skills Plus Inc.
980 South 72nd Street
Omaha, NE 68114
(402) 393-7367

Two-Year Colleges

Metropolitan Community College (MCC) offers both technical training and academic programs. MCC also has a program that will allow you to transfer up to two years of credits to four-year colleges in the Omaha area, University of Nebraska Lincoln and University of Nebraska at Kearney. Check with Student Counseling and Advising when enrolling. MCC has three campuses and five centers, they are:

Fort Omaha Campus
30th and Fort Street
(402) 449-8305

South Omaha Campus
2909 Edward 'Babe' Gomez Avenue
(402) 449-8505

Elkhorn Valley Campus
204th and West Dodge Road
(402) 289-1205

Industrial Training Center
2707 Edward 'Babe' Gomez Avenue
(402) 449-8533

Downtown Education Center
Peter Kiewit Conference Center
1313 Farnam-on-the-Mall
(402) 595-3800

Offutt Air Force Base
Education Center
Bellevue
(402) 292-3330

Sarpy County Center
Brentwood Crossing
7875 South 83rd Street
La Vista
(402) 339-9151

Fremont Center
Eastville Shopping Center
2732 E 23rd Avenue North
North Fremont
(402) 721-2507

Nebraska College of Business
3636 California Street
Omaha, NE 68154
(402) 553-8500

Omaha College of Business
2900 Douglas Street
Omaha, NE 68105
(402) 346-4048

Omaha College of Health Careers
10845 Harney Street
Omaha, NE 68154
(402) 343-1400

FOUR-YEAR COLLEGES/UNIVERSITIES

Bellevue College
Galvin Road and Harvell Drive
Bellevue, NE 68005
(402) 291-8100

Clarkson College
7635 Cass Street
Omaha, NE 68131
(402) 552-3297

College of Saint Mary
1901 South 72nd Street
Omaha, NE 68124
(402) 393-8800

Creighton University
2500 California Street
Omaha, NE 68178
(402) 280-2700

Grace College of the Bible
1311 South 9th Street
Omaha, NE 68108
(402) 449-2800

Methodist College of Nursing
and Allied Health
8501 West Dodge Street
Omaha, NE 68114
(402) 559-2200

University of Nebraska at Omaha
60th and Dodge Street
Omaha, NE 68182
(402) 559-2200

University of Nebraska Medical Center
College of Medicine
600 South 42nd Street
Omaha, NE 68198
(402) 559-4115

Univeristy of Nebraska Medical Center
College of Nursing
600 South 42nd Street
Omaha, NE 68198
(402) 559-4115

COLLEGE LEVEL EXAMINATION PROGRAM (CLEP)

CLEP is a national program of credit by examination that gives you the opportunity to obtain recognition for college level achievement. Your personal reading, on-the-job experiences, adult school or correspondence courses, or television or taped courses may have prepared you to earn college credit. Whenever or however you have learned, you can take CLEP tests. If your results are acceptable to your college, you can receive credit.

There are two kinds of CLEP tests: a general examination and a subject examination. The general examination measures achievement in liberal arts: English composition, humanities, mathematics, natural science, social science and history. The subject exam measures achievement in specific college level courses. If the college of your choice does not give the CLEP, check to see if they will honor the CLEP if taken at the locations listed below.

Where You Can Take The CLEP

Bellevue College
Galvin Rd and Harvell Drive
Bellevue, NE 68005
(402) 293-3731

University of Nebraska at Omaha
Testing Center
Omaha, NE 68182-0299
(402) 554-4800

College of Saint Mary (must be enrolled)
Skills Development Center
1901 South 72nd Street
Omaha, NE 68124
(402) 399-2634

COLLEGE INDEPENDENT STUDY PROGRAM

Many colleges/universities offer an Independent Study program. This program offers the opportunity for you to:

- earn college credits;
- make up academic deficiencies;
- solve scheduling problems with on-campus classes;
- take courses during summer vacations or non-session periods;
- expand your academic background without attending on-campus classes.

Check with the college/university of your choice to see if they offer this program. Non-credit college-level courses are also offered in professional and other specific areas. Ask what type of program they offer to see if they have the program that will meet your needs.

There is a toll-free RED-Y line to call for more information about Independent Study programs, telecourses, and the CLEP both at the college and high school levels. That number is **1-800-742-8800**

TELECOURSES

Telecourses offer adults the opportunity for college study at home. Telecourses bring college credit and non-credit courses into your home via cable and public television. Metropolitan Community College allows you to check out VHS tapes in the college's South Omaha campus library at orientation sessions.

For more information, call:

Metropolitan Community College
P.O. Box 3777
Omaha, NE 68103
(402) 449-8456

University of Nebraska Telecourses
Division of Continuing Studies
Nebraska Hall, Room 511
Lincoln, NE 68588
(402) 472-3587

COMPANY OR TRADE ASSOCIATION PROGRAMS

These programs apply only if you are employed. The company you work for may pay all or part of the tuition as you learn specific skills for your job. Ask the personnel department if training opportunities are available through the company or trade association.

APPRENTICESHIP PROGRAMS

Apprenticeship is:

- experience and training learned on the job, supplemented by related technical instruction;
- knowledge of manual, mechanical or technical skill, in one of more than 400 apprenticeship occupations, requiring a minimum of 2,000 hours of work experience plus related technical instruction;
- a degree of expertise in a craft or trade applicable throughout an industry;
- training and experience over a period of two to four years, at the end of which time you become a journeyperson or certified craftsperson;
- working and training while being paid, starting at 50% of journeyperson's salary, progressing up to 90% in the last six months.

The Bureau of Apprenticeship and Training in Omaha is a regional office for Nebraska which registers apprenticeship programs and provides information about apprenticeship opportunities and entrance requirements.

Bureau of Apprenticeship and Training
106 South 15th Street
Room 801
Omaha, NE 68102
(402) 221-3281

If you want to remain within the state or in a particular area of the state, this will limit your choices. Not all craftsworkers are in demand in Nebraska; however, if location is no problem, then choice is dependent only on the skill you have to offer, or your willingness to learn a new skill.

For information about specific trades and apprenticeship openings, check with the nearest Job Service of Nebraska office (see page 3 for addresses and phone numbers) or union locals of the trade in which you are interested.

COOPERATIVE EXTENSION SERVICE

Cooperative Extension Service provides informal, free continuing-education programs for Nebraskans.

Purpose:

- Produce high quality food efficiently;
- Conserve natural resources;
- Raise quality of living;
- Help people develop as individuals;
- Help people develop leadership qualities.

Cooperative Extension Service is an effort of the United States Department of Agriculture, University of Nebraska, and local counties. Specialist in Home Economics and Agriculture are located at the Extension Offices in Douglas and Sarpy county and on the University of Nebraska-Lincoln Campus.

Major areas of the Extension Program include:

- agriculture and natural resources;
- community resource development;
- home economics;
- 4-H development, which provides an opportunity for youth to learn about:
  - livestock,
  - crops,
  - cooking,
  - sewing,
  - small motors,
  - recreation,
  - opportunities for trips, tours, and
  - college scholarships.

Cooperative Extension Service offers an orientation to women in traditional skills such as gardening, cooking, sewing, etc, and also offers other opportunities for women to learn such subjects as estate planning and income tax. All subjects are open to those who have the desire and initiative to participate.

For more information, contact one of the Cooperative Extension Offices listed below:

Douglas County Extension Office (Main Office)
8015 West Center Road
Omaha, NE
(402) 444-7804

Douglas County Extension Office (North Office)
2211 Paul Street
Omaha, NE
(402) 341-9186

Sarpy County Extension Office
1210 Golden Gate Drive
Papillion, NE 68046
(402) 593-2172

ARMED SERVICES

If you are interested in joining the Armed Services, contact an Armed Services Recruiter:

ARMY	AIR FORCE	NAVY
Army Recruiting Station 201 South 16th Street Omaha, NE (402) 341-0513 Army Recruiting Station 7764 Dodge Street Omaha, NE (402) 397-3890 Army Recruiting Station 1103 Galvin Road South Bellevue, NE (402) 291-8264 Army Nurses Corps Recruiter 3801 Dodge Street Omaha, NE (402) 553-5751	Air Force Recruiting Station 7764 Dodge Street Omaha, NE (402) 390-0896 Air Force Recruiting Station 1123 Galvin Road South Bellevue, NE (402) 292-6529 Air Force Medical Recruiting 1404 Fort Crook Road Bellevue, NE (402) 291-7424	Navy Recruiting Station 201 South 16th Street Omaha, NE (402) 345-2619 Navy Recruiting Station 752 North 120th Street Omaha, NE (402) 493-4811 Navy Recruiting Station 760 North 120th Street Omaha, NE (402) 496-5374 Navy Recruiting Station 7101 South 84th Street La Vista, NE (402) 592-1458
MARINES	**U.S. COAST GUARD**	**AIR NATIONAL GUARD**
Marines Recruiting Station 201 South 16th Street Omaha, Ne (402) 346-5040 Marines Recruiting Station 752 North 120th Street Omaha, NE (402) 493-4811 Marines Recruiting Station 7101 South 84th Street La Vista, NE (402) 592-1458	Coast Guarding Recruiting 2218 North 90th Street Omaha, NE (402) 221-4710 Toll Free: 800-234-2218	Air National Guard Recruiter Lincoln Municipal Airport Lincoln, NE (402) 475-4910
NATIONAL GUARD	**RESERVES**	
National Guard Armory (Recruiting) 6929 Mercy Road Omaha, NE (402) 595- 2986/2987/2988/2989	Ask the recruiter from the branch of service you are interested in. For example, if you are interested in the Air Force Reserves, ask the Air Force Recruiter.	

The Armed Services provide training and educational opportunities in many fields. Recruiters in each service branch can give you additional information on who to see and where to go.

Financial Aid

Many women consider beginning or returning to their education beyond the high school level. Schooling at this level is called higher education and includes both two and four-year college programs as well as trade and technical school programs. Some women pursue higher education as a means to obtain a degree that opens the door to a career opportunity, some are hoping to update their job skills, some are unsure of their academic and career goals but know that enrolling in a variety of courses will help them to clarify their interests and goals.

However, many women have concerns about paying for education. These concerns are very normal and understandable, yet financial worries need not stand in the way of educational goals. Financial aid is available to qualifying students to assist with educational expenses. You should never assume that you do not qualify for assistance!

A general description of the types of financial aid available follows, as well as a description of the financial aid application process; some alternative sources of assistance; and tips for applying for aid and dealing with the Financial Aid Office.

TYPES OF ASSISTANCE

Financial aid assistance in the form of a scholarship, grant, student loan, and/or work-study may be offered to an eligible student. These four types of assistance are described below.

SCHOLARSHIPS: A scholarship does not need to be repaid and is usually awarded based on academic performance, special ability, group membership or financial need. Scholarships are awarded by higher education institutions, private groups/individuals and states. Many scholarships are renewable.

GRANTS: A grant does not need to be repaid and is usually awarded based on demonstrated financial need. Some federal grants include the Federal Pell Grant and the Federal Supplemental Educational Opportunity Grant (FSEOG). Some states and higher education institutions may offer grants to students from their own funds as well.

STUDENT LOANS: There are many types of students loans all of which must be repaid. Eligibility for some is based on need, while some are not need-based. The principle and interest on a need-based student loan is repaid after a student graduates, leaves school or drops below one-half time enrollment. You must qualify for a need-based student loan. Interest rates are generally low and repayment may be spread out over many years. Some of the federal student loan programs include the Federal Stafford Student Loan and the Federal Perkins Loan. Some higher education institutions may offer loans to students from their own funds as well.

Alternative student loans, which are non-need based, are also available. Generally, interest accrues on these loans while a student is in school and must either be paid periodically or put off and allowed to accrue or build up for repayment with the principle after graduation. An example of an alternative loan program is the Federal Unsubsidized Stafford Student Loan Program. In addition, some banks offer alternative loan programs for students.

WORK-STUDY: Many higher education institutions offer a part-time job to needy students through the Federal Work-Study Program or through campus employment. A part-time job can assist you with educational expenses, as well as help you to gain work experience and become familiar with other people on the campus.

HOW TO APPLY FOR FINANCIAL AID

A. To be considered for federal financial aid based on need, you must complete the following steps:

1. Write or call the higher education institution that you are considering attending. Review all materials carefully. If you would like to attend the institution, complete the admission process. You cannot be offered financial aid until you are admitted to a school.

2. Pick up the Free Application for Federal Student Aid (FAFSA) and complete it. This form is available from any college, university or high school guidance office. Submit the completed FAFSA for processing to the address indicated on the form. List on the FAFSA the school(s) from which you want to receive financial aid. After receiving the results of the FAFSA, the financial aid office will determine your eligibility for aid.

3. Contact the Financial Aid Office of the school in which you are enrolling to ask if any other institutional applications need to be completed for need-based aid and/or academic scholarships. Also ask if supplemental documentation is required to support your FAFSA. If additional documentation is required, submit it promptly to the financial aid office.

4. If possible, get to know the financial aid administrator at the school of your choice. Contact this person if questions arise. Make him or her aware of any special circumstances which impact your ability to pay for your educational expenses.

5. The Financial Aid Office will determine your aid eligibility and put together a financial aid package to assist with your educational expenses. This information will be sent to you in the form of an award letter. Carefully review this award letter. If you have applied for assistance at more than one school, compare award letters, and consider which is best for you. Factors to consider include amount of the loan, scholarship or grant monies offered against the cost of out of pocket expenses and tuition; for example, the loan, scholarship or grant offered by school one is for $5,000, and the tuition is $8,000; at school two, the loan, scholarship or grant offered is for $2,000, and the tuition is $3,000. Cost at school two would be less since the difference is $1,000 for school two ($3,000-$2,000), versus $3,000 for school one ($8,000-$5,000). Even though one school offers you more money, if their costs are greater, you may be better off financially by accepting aid from the school that has lower costs. If you wish to accept the aid offered, complete any paperwork and/or additional applications noting all deadlines.

B. To apply for scholarships you should complete the following steps:

1. Check with the Financial Aid or Admissions Office at the school you plan to attend to request information about the scholarships offered and about the application process. Be careful to meet all application deadlines. If possible, type all applications.

2. Explore private sources of scholarships within your community. Some employers, churches or synagogues, women's clubs and organizations, professional organizations, and ethnic groups offer scholarships. Call to request information and an application for any awards offered. Ask your employer about tuition reimbursement programs as well.

OTHER SOURCES OF INFORMATION AND ASSISTANCE

1. The Educational Planning Center (EPC) offers a variety of helpful and **completely free** financial aid services. The EPC can provide: information and counseling about financial aid; assistance with completing financial aid and loan applications; All-Calc, which estimates federal financial aid eligibility; the College Selection Service, which matches a student's interests to a higher education institution; CASHE, a national scholarship search program and use of a toll free number which allows students to call out of town educational institutions.

   Contact them Monday through Friday, 8:30 a.m. to 5:00 p.m. at:

   The Educational Planning Center
   Rockbrook Village
   11031 Elm St.
   Omaha, NE 68144
   (402) 391-4033

2. Several branches of the United States Armed Forces offer scholarships to assist with educational expenses in return for a service commitment after graduation. Contact the Financial Aid Office of the school of your choice for more information on the Reserve Officers Training Corps. (R.O.T.C.).

3. In addition to financial aid offered throught the college of your choice, if you are a veteran of the U.S. Armed Forces, you may be eligible for veteran's benefits to assist with educational expenses. For more information contact:

   Veterans' Affairs Office

   Douglas County
   1819 Farnam Street
   Omaha, NE 68183
   (402) 444-7180

   Sarpy County
   1210 Golden Gate Drive
   Papillion, NE 68046
   (402) 593-2203/2204

QUESTIONS TO ASK THE FINANCIAL AID ADMINISTRATOR

- Tuition, fees, room and board (if necessary) costs?
- Average annual increase in tuition and fees?
- Will financial aid keep pace with tuition increases?
- Are special situations considered in determining aid eligibility (eg: day care, unemployment, medical expenses, etc.)?
- Scholarship application process?
- Are any additional applications required besides the FAFSA? Is any other documentation required to support the aid application (eg: tax returns, etc.)?
- What is the average student loan indebtedness of graduating students?
- How will my aid eligibility differ if I am a full or part-time student?
- What are my responsibilities if I get a student loan?

FINANCIAL AID: A LIST OF RESOURCES FOR WOMEN

General Information

A listing of local higher education institutions/agencies follows:

Technical Institutes

- These schools offer financial aid to help you train in a technical field.

Medical Centers/Hospitals

- These medical centers/hospitals offer financial aid in the medical fields.

Two-Year Colleges

- These schools offer financial aid to help you receive an associate degree, certificate of achievement and/or vocational training.

Four-Year Colleges/Universities

- These schools offer financial aid to help you receive a baccalaureate degree and/or graduate degree.

Community Agencies (public and private)

- These agencies offer financial help, vocational training, workshops and in many cases support services such as babysitting and transportation.

When checking with the schools and agencies listed on the following pages, be sure to ask what types of financial aid they have to offer. Ask for an appointment and follow the guidance given in the financial aid section "Questions to ask the Financial Aid Administrator." Be sure to complete all necessary paperwork promptly to increase your chances of receiving financial aid.

TECHNICAL INSTITUTES

Business & Banking Institute
7101 Mercy Road
Omaha, NE 68106

Telephone: (402) 393-1428

Constantino School of Hairstyling
7330 Farnam Street
Omaha, NE 68114

Telephone: (402) 397-7970

Custom Diesel Driver Training
14243 C Circle
Omaha, NE 68144

Telephone: (402) 393-777311

Gateway Electronics Institute
4862 South 96th Street
Omaha, NE 68127

Telephone: (402) 593-9000

Institute of Computer Science
808 South 74 Plaza, Suite 200
Omaha, NE 68114

Telephone: (402) 393-7064

ITT Technical Institute
9814 M Street
Omaha, NE 68127

Telephone: (402) 331-2900

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Omaha School of Massage Therapy
7905 L. Street
Omaha, NE 68127

Telephone: (402) 331-3694

Skills Plus Inc.
980 South 72nd Street
Omaha, NE 68114

Telephone: (402) 393-7367

Sky Harbor Flight Training School - Cessna Pilot Center
3910 Amelia Earhart Plaza
Omaha, NE 68110

Telephone: (402) 422-6102

Universal Technical Institute (UTI)
902 Capitol Avenue
Omaha, NE 68102

Telephone: (402) 345-2422

MEDICAL CENTERS/HOSPITALS

Archbishop Bergam Mercy Medical Center
7500 Mercy Road
Omaha, NE 68124

Telephone: (402) 398-6060

Clarkson Hospital
44th and Dewey Avenue
Omaha, NE 68105

Telephone: (402) 552-2326

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Immanuel Medical Center
6901 North 72nd Street
Omaha, NE 68122

Telephone: (402) 572-2976

Methodist Hospital
8303 Dodge Street
Omaha, NE 68114

Telephone: (402) 390-4879

Midlands Community Hospital
Hwy 370 and 84th Street
Papillion, NE 68046

Telephone: (402) 593-3275

University of Nebraska Medical Center
600 South 42nd Street
Omaha, NE 68198

Telephone: (402) 559-4206

TWO-YEAR COLLEGES

Metropolitan Community College
P.O. Box 3777
Omaha, NE 68103-0777

Telephone numbers and campus locations:

Fort Omaha Campus, 30th and Fort Streets
Office of Financial Aid and Veteran Services (402) 449-8303

Homemaker, Single Parent Coordinator (402) 449-8386

Metropolitan Community College Foundation (402) 449-8346

South Omaha Campus, 2909 Edward 'Babe' Gomez Avenue
Office of Financial Aid and Veteran Services (402) 449-8553

Elkhorn Valley Campus, 204th and West Dodge Road
Office of Finnancial and Veteran Services (402) 289-1203

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Nebraska College of Busines
3636 California Street
Omaha, NE 68131

Telephone: (402) 553-8500

Omaha College of Business
1052 Park Avenue
Omaha, NE 68105

Telephone: (402) 342-1818

Omaha College of Health Careers
10845 Harney Street
Omaha, NE 68154

Telephone: (402) 333-1400

FOUR-YEAR COLLEGES/UNIVERSITIES

Bellevue College
Galvin Road at Harvell Drive
Bellevue, NE 68005

Telephone: (Financial Aid) (402) 293-3762

Clarkson College
101 South 42nd Street
Omaha, NE 68131

Telephone: (Financial Aid) (402) 552-2015

College of Saint Mary
South 72nd Street
Omaha, NE 68124

Telephone: (Financial Aid) (402) 399-2452

Creighton University
2500 California Street
Omaha, NE 68178

Telephone: (Financial Aid) (402) 280-2731

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Grace College of the Bible
1311 South 9th Street
Omaha, NE 68108

Telephone: (Information) (402) 449-2800

Methodist College of Nursing and Allied Health
8501 West Dodge Street
Omaha, NE 68114

Telephone: (Financial Aid) (402) 390-4874

University of Nebraska at Omaha
60th and Dodge Streets
Omaha, NE 68182

Telephone: (Financial Aid) (402) 554-2327

University Nebraska Medical Center
College of Medicine
600 South 42nd Street
Omaha, NE 68198

Telephone: (Business Office) (402) 559-5202

University of Nebraska Medical Center
College of Nursing
600 South 42nd Street
Omaha, NE 68198

Telephone: (Admissions and General Information) (402) 559-4115

COMMUNITY AGENCIES

American Business Women

Telephone (Judi Limas) (402) 271-7550

Chicano Awareness Center, Inc.
4825 South 24th Street
Omaha, NE 68102

Telephone: (402) 733-2720

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Girls Incorporated of Omaha
2811 North 45th Street
Omaha, NE 68104

Telephone: (402) 457-6123

Goodwill Industries Inc.
1111 South 41st Street
Omaha, NE 68104

Telephone: TDD/voice (402) 341-4369

Job Training of Greater Omaha
Blue Lion Center
2421 North 24th Street
Omaha, NE 68110

Telephone: (402) 444-4700

Lutheran Family Services of Nebraska, Inc.
120 South 24th Street
Omaha, NE 68102

Telephone: (402) 342-7007

Native American Community Development Corporation of Omaha, Inc.
2451 St. Marys Avenue
Omaha, NE 68102

Telephone: (402) 341-8471

Omaha Opportunity Industrialization Center (OIC)
2724 North 24th Street
Omaha, NE 68110

Telephone: (402) 457-4222

Omaha Ser-Jobs For Progress, Inc.
5002 South 33rd Street
Omaha, NE 68107

Telephone: (402) 734-1321

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Salvation Army
3612 Cummings Street
Omaha, NE 68131

Telephone: (402) 554-5400

Urban League of Nebraska
3022 North 24th Street
Omaha, NE 68104

Telephone: (402) 453-9730

Young Women's Christian Association (YWCA)
222 South 29th Street
Omaha, NE 68131

Telephone: (402) 345-6555

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KNOWING WHERE TO CALL

EMPLOYMENT

WORK

EMPLOYMENT

This section will help you if you are **"job ready"** or are working already. Agencies and programs to assist you in job placement are listed here. A section on job rights will help you know what you are entitled to if you are an applicant or if you are employed. Occupations where there is projected growth are included as well.

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Occupational Outlook Handbook

"Building a quality work force will be the key to success for American workers as well as the Nation's economy. Preparation for tomorrow's jobs and the challenges posed by global competitiveness, changing technology, and demographic trends will require an efficient match between workplace requirements and worker skills.

The *Occupational Outlook Handbook*, the Government's premier publication on career guidance, provides essential information about prospective changes in the world of work and the qualifications that will be needed by tomorrow's workers."

Lynn Martin, former **U.S. Department of Labor, Secretary**

The *Occupational Outlook Handbook* describes about 250 occupations in detail, covering about 107 million jobs, or 87% of all jobs in the Nation. The Handbook is best used as a reference; it is not meant to be read from cover to cover. Instead, start by exploring the table of contents where related occupations are grouped in clusters, or look in the alphabetical index at the end of the *Handbook* for specific occupations that interest you or sound familiar.

The Handbook statement about each occupation is broken down in the following sections:

Nature of the Work... This section explains what workers typically do on the job, what tools or equipment they use, how closely they are supervised, the end product of their efforts, variety and daily routine.

Working Conditions... This section describes work hours, the physical environment, worker susceptibility to injury and illness, and protective clothing and safety equipment that commonly are worn.

Employment... This section reports how many jobs this occupation provided in previous years and in what industries they were found.

Training, Other Qualifications, and Advancement... The amount of training you have often determines the level at which you enter an occupation and how quickly you may advance. This section indicates whether a certificate, examination, or license is required for entry into the field, and if it is helpful for advancement.

Job Outlook... This section identifies the factors that will affect employment in the occupation through the year 2005.

Earnings... This section indicates how much workers in the occupation generally earn. Earnings are based on several types of plans. Some workers are paid hourly and some are paid a straight annual salary.

Related Occupations... When you find an occupation that appeals to you, also explore the jobs listed in this section. These occupations usually involve similar aptitudes, interest, and education and training.

Sources of Information... This section lists names and addresses of associations, government agencies, unions, and other organizations that provide useful information on the occupation.

REFERENCES

Tips for Finding the Right Job, a U.S. Department of Labor pamphlet, offers advice on determining your job skills, organizing your job search, writing a resumé, and making the most of an interview. Check with your State employment service office, or order a copy from the **Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20212 Phone: (202) 272-5381**. (The publication is free.)

Where to Look

Now that you have basically decided what you want to do, where do you learn about job openings? Here are some people and places that can help.

Where to Learn About Job Openings

- State employment service offices
- Civil Service announcements (Federal, State, local)
- Classified Ads
  - Local and out-of-town newspapers
  - Professional journals
  - Trade magazines
- Labor Unions
- Professional associations (State and local chapters)
- Libraries and community centers
- Women's counseling and employment programs
- Technical school or college placement services
- Employment agencies and career consultants
- Employers
- Parents, friends, co-workers, neighbors

PUBLIC EMPLOYMENT SERVICE

Job Service of Nebraska is the largest service in Nebraska for people looking for work. It keeps an updated list of job openings through its Job Bank. Job Service of Nebraska also keeps a current listing of all job orders employers send. These include required skills, brief job descriptions, and salary levels. Job Service of Nebraska provides job matching and referral, counseling and testing, and services for special groups such as veterans.

All the services offered by Job Service are free and available to all persons in Nebraska. Call the Job Service office near you and talk to a counselor to see what opportunities are out there.

Bellevue
2211 Peoples Road, Suite F
Bellevue, NE 68005-5288
(402) 595-3134

Omaha North Office
5034 Ames Avenue
Omaha, NE 68104
(402) 595-3123

Omaha Main Office
5404 Cedar Street
Omaha, NE 68106-2365
(402) 595-3000

A HINT: Job Service serves a lot of people and a lot of companies. Their listings change daily. If you don't have success in getting a job on your first contact, try again. Call the office to find out the best time for you to fill out their forms.

COLLEGES/UNIVERSITIES AND TECHNICAL SCHOOLS

Many colleges/universities and trade schools offer placement services to help you enter the job market after you have completed schooling. When attending the school of your choice check to see if the school has a placement office. Some of the schools in the local area that have placement offices are:

Technical Schools

Gateway Electronics Institute
4862 South 96th Street
Omaha, NE 68127
(402) 593-9000

Institute of Computer Science
808 South 74 Plaza, Suite 200
Omaha, NE 68114
(402) 393-7064

ITT Technical Institute
9814 M Street
Omaha, NE 68127
(402) 331-2900

Universal Technical Institute (UTI)
902 Capitol Avenue
Omaha, NE 68102
(402) 345-2422

Two-Year Colleges

Metropolitan Community College
P.O. Box 3777
Omaha, NE 68103-0777

Placement and Student Internships

Fort Omaha Campus, 30th and Fort Streets
(402) 449-8473

South Omaha Campus, 2909 Edward 'Babe' Gomez Ave.
(402) 449-8570

Elkhorn Valley Campus, 204th and West Dodge Road
(402) 289-1222

Nebraska College of Business
3636 California Street
Omaha, NE 68131
(402) 553-8500

Omaha College of Business
1052 Park Avenue
Omaha, NE 68105
(402) 342-1818

Omaha College of Health Careers
10845 Harney Street
Omaha, NE 68154
(402) 333-1400

Four-Year Colleges/Universities

Bellevue College
Student Services
Galvin Road at Harvell Drive
Bellevue, NE 68005
(402) 293-3774

Clarkson College
Counseling Services
101 South 42nd Street
Omaha, NE 68131
(402) 552-3575

College of Saint Mary
Career Service
South 72nd Street
Omaha, NE 68124
(402) 399-6285

Creighton University
Career Services
2500 California Street
Omaha, NE 68178
(402) 2880-2722

Methodist College of Nursing and Allied Health
Student Service
8501 West Dodge Street
Omaha, NE 68114
(402) 390-4909

University of Nebraska at Omaha
Placement Services
60th and Dodge Streets
(402) 554-2333

COMMUNITY ORGANIZATIONS

Many nonprofit organizations offer counseling, career development, and job placement services, generally targeted at a particular group, such as women and minorities. Some of those include:

Chicano Awareness Center, Inc. provides job finding services. For more information contact:

Chicano Awareness Center, Inc.
4825 South 24th Street
Omaha, NE 68107
(402) 733-2720

Family Services of Metropolitan Omaha provides employee assistance and worksite education. For more information contact:

Family Services of Metropolitan Omaha
2240 Landon Court
Omaha, NE 68102
(402) 345-9118

Goodwill Industries, Inc. provides employment training, vocational evaluation, job seeking skills and post-employment services. For more information contact:

Goodwill Industries, Inc.
1111 South 41st Street
Omaha, NE 68105
(402) 341-4369

Job Training Of Greater Omaha will not only try to find you a job, they help in many other ways. If you need babysitting services to get to the interview or job, or if you need a ride, they will provide vouchers for those services. For more information contact:

Job Training of Greater Omaha
Blue Lion Center
2421 North 24th Street
Omaha, NE 68110
(402) 444-4700

Metropolitan Community College, Homemaker, Single Parent Program located at the Fort Omaha Campus, 30th and Fort Streets. This office provides special services, workshops, and personal assistance to single parents and displaced homemakers. For more information contact:

Metropolitan Community College
P.O. Box 3777
30th and Fort Streets
Omaha, NE 68103-0777
(402) 449-8386

Native American Community Development Corporation of Omaha, Inc. provides information and referral, employment and training assistance, and adult education. For more information contact:

Native American Community Development Corporation of Omaha, Inc.
2226 Leavenworth Street
Omaha, NE 68107
(402) 341-8471

Omaha Opportunities Industrialization Center (OIC) offers health careers (Care Staff Member, Medical Office Clerk, Certified Nurses Assistant), computerized office skills, desktop publishing and data entry. For more information and entry requirements contact:

Omaha Opportunities Industrialization Center (OIC)
2724 North 24th Street
Omaha, Ne 68110
(402) 457-4222

Omaha SER-Jobs For Progress, Inc. helps disadvantaged Spanish speaking people; however, it is open to all. SER provides clerical training and direct job referrals. For more information contact:

Omaha-SER Jobs For Progress, Inc.
5002 South 33rd Street
Omaha, NE 68107
(402) 734-1321

Urban League of Nebraska, Inc. offers Life/Career Planning Workshops. These workshops help clients to develop employability skills necessary to effectively secure employment. Job screening, testing, resumé preparation, and job interviews are also offered as part of preparing the individual for the job market. Another program is the Urban League Job-A-Thon. This innovative program bring employers to the Urban League office to conduct employment interviews and share information about job opportunities within their companies. For more information contact:

Urban League of Nebraska, Inc.
3022 North 24th Street
Omaha, NE 68110
(402) 453-9730

Young Women's Christian Association (YWCA) provides employment counseling, vocational training and workshops to help the person new to entering the work force. For more information contact:

Young Women's Christian Association (YWCA)
222 South 29th Street
Omaha, NE 68131
(402) 345-6555

OTHER PLACES TO LOOK

- Libraries
- Newspaper Classifieds
- Private employment agencies
- Union local halls

Resumés and Interviews

RESUMÉS

A resumé, or "fact sheet," is a written accounting of your skills, potential, experience, and personality characteristics which are relevant to the position for which you are applying. Writing a resumé is the art of translating your responsibilities in previous work experiences, both inside and outside the home, into job language. Another way of viewing the resumé is as a selling tool. It helps convince the potential employer that you are just the person that he or she has been looking for. **It is important to remember that a resumé only helps in getting interviews; it alone does not get you the job.**

Many women feel that they are at a disadvantage when they have spent years as homemakers and then decide to enter the work force. They believe that their homemaking experience does not include skills which may be transferred to the world of work. Planning, organizing, counseling and coordinating are some valuable homemaking skills which are important in the work force. If you are re-entering the work force, or entering for the first time, take the credit you deserve for those skills you learned from being a homemaker. Many of the organizations listed in this guide offer work shops on writing resumés and job interview techniques. When contacting an agency for information ask if they provide this service or if they know of an agency that does. There are also many excellent books in the library on resumé writing.

INTERVIEWS

The idea of actually going out and meeting face to face with an employer makes many people nervous. The simple fact remains, however, that interviewing is not only a must in your job hunt, but is the most important factor determining whether or not you get the job for which you are applying.

Dressing for the Interview

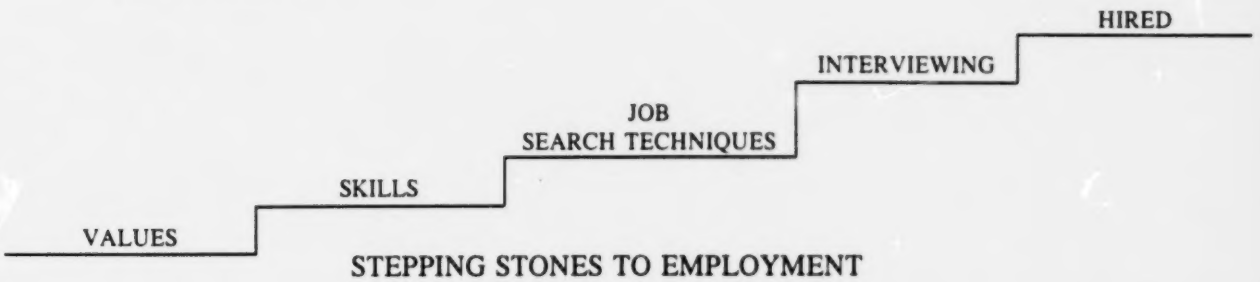
The following suggestions will help you present yourself in a positive manner:

- Take all steps to ensure bodily cleanliness (including bathing, using deodorant and mouthwash, and cleaning of hair, nails, and teeth).
- Wear clothing for the interview appropriate for the job for which you are applying. If you use facial makeup, make sure it is appropriate and applied in moderation. If you are unsure of your appearance for the interview, ask someone whose opinion you can trust, or observe how employees of that particular company dress before you have your interview. Dresses, suits, a coordinated skirt and blouse are usually more acceptable than slacks or pant suits.
- Jewelry should be minimal and not "flashy."
- Shoes should be in good repair, appropriate for the outfit, and conservative in style and height.

- Your hairstyle should be one that you are comfortable with and should not detract from your appearance.
- Subtle colors are more acceptable than loud, flashy prints. For the business world, conservative is best.

Conducting the Interview

While the interview is the phase of the job search for selling an employer on your capabilities and potential, it is often the part of the search where individuals shortchange themselves in their planning. If we were to look at the process of the job hunt, the format would look like this:



STEPPING STONES TO EMPLOYMENT

Unfortunately in a traditional approach, the first three steps are dealt with only minimally, and even less planning is given to what to say in the interview. The simple facts are these: if you don't know what you have to offer an employer, and if you are unclear as to what you want from a job, you are more likely to "bomb" in the interview. Know the job you are applying for and know your values. (Values are the basic foundation of your personality. Your personal values will dictate how you perceive and interpret your past experiences.) Prior to the interview research the company that has offered you the interview. Understand and know what the company does. If you have attended any workshops on interview techniques refer back to them in your preparation for the interview or refresh your skills and take a new workshop.

Getting to the Interview

Know exactly where you are to report, the length of time it will take you to arrive there, and what form of transportation will best serve this purpose. **It is a good idea to take a "dry run" ahead of time**. There are very few absolutes in life, but here is one. **Always** arrive at least ten minutes early for your appointment.

During the Interview

- Do not smoke during the interview, refrain from chewing gum, or exhibiting behavior which may take the interviewers attention away from what you are saying.
- *Listen.* Respond as concisely as possible. Respond directly to what you were asked.
- When necessary ask the interviewer to restate a question if you are not sure what was being asked. You have to understand the question in order to give a direct, concise answer.
- Be aware of your body posture. Look interested and eager.
- Have prepared questions for the interviewer.
- Don't give simple "yes" or "no" answers when this can be avoided. Instead, elaborate and give examples.
- Relate to the interviewer your skills, and how you use these skills in life/work experiences. Let the interviewer know that you can use these skills in the job for which you are applying.

Nontraditional Work

As women fill more occupational fields normally held by men, the terms "traditional" and "nontraditional" will become less significant. The following chart shows the percentage of women sixteen and older employed in occupations not typically sought after by women.

Occupation	Total Employed	Percentage of Women
Construction Trades	5,529,000	2.0
Construction Laborers	725,000	3.0
Engineers	1,685,000	8.0
Engineer and Science Technicians	1,152,000	21.0
Machine Operators, Assemblers	7,569,000	38.0
Mechanics and Repairers	4,687,000	4.0
Motor Vehicle Operators	3,869,000	9.0
Other Transportation Occupations	5,111,000	8.0
Operators, Fabricators, Laborer	17,367,000	24.0
Precision, Production, Craft & Repair	3,918,000	23.0

SOURCE: Bureau of Labor Statistics, U.S. Department of Labor, *Employment and Earnings* (August 1993)

APPRENTICESHIP

Federal rules and regulations were announced early in 1978 on increasing numbers of women in apprenticeship and in construction trades. Many industries are trying to increase the number of women in their organizations in order to comply with these federal guidelines. An organization working on increasing the number of women in nontraditional work in union jobs is:

AFL-CIO State Office
5418 27th Street
Omaha, NE 68107
(402) 734-1300

For information on apprenticeship programs available in the Omaha area contact:

Bureau of Apprenticeship and Training
106 South 15th Street
Room 801
Omaha, NE 68102
(402) 221-3281

SOME PRO'S AND CON'S OF NONTRADITIONAL WORK:

PRO'S	CON'S
• good pay • mobility • working with hands • keeping in shape • working outdoors	• [physically] hard work • possible teasing and harassment • having to prove yourself • loneliness and isolation • sometimes dirty or uncomfortable surroundings

SOURCE: Nebraska Commission on the Status of Women, *Directory of Employment and Related Resources For Women in Nebraska (1984)*

It is a fact...

The five occupations with the highest level of wages and benefits for women are: lawyers; engineers; mathematical and computer scientist; physicians; and operations and systems analyst.

Being Your Own Boss

WHAT ARE YOUR CHANCES OF MAKING IT IN YOUR OWN BUSINESS?

"The Small Business Administration which keeps track of entrepreneurial successes and failures, says you have a 50 percent chance of surviving the first two years in your own business. After that the odds drop with a thump: Only 20 percent of the people who go into business for themselves make it past the first five years."

Carol Hyatt, *Women and Work*

THE MOST COMMON REASONS ENTREPRENEURS FAIL

In order of frequency, the five major reasons are:

- Not having enough money;
- Inexperience;
- Inadequate research;
- Overexpansion;
- Lack of self-discipline.

Owning and running your own business means long hard work and risk. Your work day will be longer, your responsibilities will be greater, and the chances of success will be entirely dependent on how well you manage. Spend at least one year researching and learning the business you're interested in. You'll need a thorough knowledge of all aspects of business; from bookkeeping and accounting to marketing and public relations. You won't be able to afford to hire many people to help you at first so you'll have to learn to do many things yourself. If you go into business with someone else, make sure it is someone you can trust to share in responsibility and decision-making.

SHOULD YOU GO INTO BUSINESS FOR YOURSELF?

If you have a strong need to be independent, you like working alone, you cannot bear to have someone looking over your shoulder and you need freedom and flexibility, you are a good candidate. If you are a visionary, a risk-taker, an optimist, and you are totally committed to your own success, you are on your way to being your own boss.

There are other reasons besides those listed above that may cause you to go into business for yourself; for example, you may be forced to take over a relative's business or self-employment may be the only way you can earn a living and stay home. Or perhaps you can't find a company where you can reach your full potential.

It is a fact...

The number of small business grew 14% between 1982 and 1987. The number of women owned businesses increased 57% during the same period.

HOW DO YOU KNOW WHAT KIND OF BUSINESS TO GO INTO?

If you have a special talent you can use it to your advantage. Trust your talent and let it lead you. Your biggest question may be whether to free-lance or work together with a group. The answer will come from two sources: your personality, whether you are strictly a loner or need the stimulation of others, and supply and demand.

If talent is not your suit, a strong affinity can direct you to a certain field. A good way to start is to think in terms of specialization. Analyze the successful retailers around you. You'll see that each has a special market or niche: tennis shops, jeans stores, specialty-print shops, T-shirts. These retailers have made themselves known as the source for one certain thing. They have identified their store as the place anyone interested in their particular item must shop. Successful specialists also know this: you have to be able to adapt to change or your business will die with the fad.

U.S. SMALL BUSINESS ADMINISTRATION (SBA)

U.S. Small Business Administration provides booklets, holds seminars, and offers the services of volunteer business people as counselors. SBA specializes in helping prospective or new small business owners with financial assistance, management training, and counseling. For more information contact:

U.S. Small Business Administration
11145 Mill Valley Road
Omaha, NE
(402) 221-4691

It is a fact...
The majority of women-owned business are one-person operations.

Job Alternatives

Having a job does not necessarily mean that you have to work five days a week, eight hours a day, 40 hours a week. People work for different reasons and we all have demands in our lives which we need to meet whether we work or not. Students, parents with family responsibilities, disabled workers, older workers, and others, need and desire more flexibility in their schedules than the 40 hour standard work week allows.

Some job alternatives include:

Job Sharing:	When two people share responsibility for one job. Division of time may vary and you may or may not receive employee benefits, like insurance or vacation/sick time.
Part-Time (permanent):	When a person works less than 40 hours a week in a regular, stable position.
Part-Time (temporary):	When a person works less than 40 hours a week in a fixed assignment or a temporary position.
Flex-Time:	A system where the employee has control over starting and stopping times of the workday. Each company determines what the core-time and flex-time will be. **Core-Time** is the hours when all employees must be present. **Flex-Time** is the hours during which employees may choose to arrive and depart.
Staggered Hours:	A system where starting times are varied and employees are assigned different arrival times.
Compressed Work Week:	When a person compresses 40 hours into fewer than five days.

Many companies offer job alternative work patterns, so be sure to ask.

ADVANTAGES OF JOB ALTERNATIVES

- gives workers greater control over their work schedule;
- improves morale;
- increases productivity;
- provides greater flexibility in scheduling, especially for parents;
- provides a bridge for older workers between full-time and part-time employment;
- offers an option for women wanting to take maternity leaves;
- provides greater creativity from the input of two people on the job (job sharing);
- affords experiences for person re-entering work force;
- provides a bridge during pre-retirement for persons who will be retiring.

Check with employers and prospective employers to see if they offer job alternatives.

NOTE: When you do choose some alternative job patterns, you may run the risk of losing employee benefits of the typical 40 hour week. If you need these benefits a job alternative might not work for you.

Job Rights

"To feel that you were not hired for a job because of your age, sex, or race can be a devastating experience for many women. Whether the discrimination is real or imagined is not of primary importance. If you feel that it is so, then it becomes real for you. What you do about it, however, can be the difference between continued feelings of frustration and anger, and being able to put the experience in perspective, thus preventing it from holding you back."

Moni Azibos and Therese Crylen Unumb, *The Mature Woman's Back-To-Work Book*

Employment Laws to Help Protect Your Rights

Job Rights	Legislation	Enforcing Agency
Prohibits denying equal opportunity because of: race, color, disabilities, marital status, sex, religion, age	Nebraska Civil Rights Act of 1964	Nebraska Equal Opportunity Commission
	*Title VII of Civil Rights Act of 1964	Equal Employment Opportunity Commission, Kansas City, Missouri
	*Executive Order 11246 as amended by Executive Order 11375	Office of Federal Contract Compliance, Kansas City, Missouri
	Nebraska Fair Employment Practice Act, 1965 as amended	Nebraska Equal Opportunity Commission
	*Fair Labor Standards 73-104, 1939	Wages & Hour Division, U.S. Dept. of Labor, Kansas City, Missouri
Pay or employee benefits	Nebraska Equal Pay Act, 1969	Nebraska Equal Opportunity Commission
	Equal Pay Act of 1963, as amended 1972	Equal Employment Opportunity Commission, Kansas City, Missouri
Discrimination on the basis of age	Nebraska Act Prohibiting Unjust Discrimination in Employment Because of Age, 1972, as amended 1977	Nebraska Equal Opportunity Commission
Discrimination because of membership or non-membership in a union	Nebraska Right-to-Work Statute 48-219, 1947	County Attorney
	*National Labor Management Relations Act	National Labor Relations Board
Disabled workers	Rehabilitation Act, 1973	U.S. Civil Service Employment Standards, U.S. Dept. of Labor Kansas City, Missouri
Garnishment	*Federal Wage Garnishment	Wage & Hour Division, U.S. Dept. of Labor, Kansas City, Missouri

Job Rights	Legislation	Enforcing Agency
Health and Safety on the Job	*Occupational Safety & Health Act (OSHA)	Occupational Safety and Health Administration, Kansas City, Missouri
Unemployment Insurance	Nebraska Employment Security Act	Employment & Security, Nebraska Dept. of Labor
Pension and Retirement	*Employment Retirement Income Security Act	U.S. Dept. of Labor, Kansas City, Missouri
Veteran	*Vietnam Era Veterans Readjustment Act	Employment Standards, U.S. Dept. of Labor, Kansas City, Missouri

*FEDERAL LEGISLATION

APPLYING FOR WORK

What do you, as a woman, have a right to expect under the law? When you apply for a job, watch for questions on your marital status, number of children, child care arrangements, height, weight, and age. These questions have nothing to do with your ability to work. You may refuse to answer questions like these. (Questions specific to the job can be asked, such as your ability to lift 30 pounds of weight.) Always concentrate on your skill and ability as a worker; avoid using your personal life or your physical attributes as a qualification.

Important federal and state laws prohibit employment discrimination on the basis of sex. These laws apply to employers, labor unions, and employment agencies in the following areas:

- any other terms, conditions or privileges of employment.
- firing
- hiring
- job classification
- promotions
- training and apprenticeship
- work conditions

EXAMPLES OF SEXUALLY DISCRIMINATORY EMPLOYMENT PRACTICES

- advertisements for jobs that are labeled "men only" or "women only";
- employers who will not hire you because the job has been held traditionally by men;
- employers who will not hire you because co-workers, clients, or customers would not work with women;
- employers who will not hire you because the job requires supervision over men or working with men;
- employers who hire only women for some jobs and only men for others;
- jobs which pay women less than men for comparable work;
- employers who will not hire you because the job requires late-night hours, travel, or heavy physical labor;
- employers who fire or force you to take a certain amount of time off without pay because of pregnancy;
- employers who fire or force you to quit because you refuse sexual advances.

BEST COPY AVAILABLE

EQUAL EMPLOYMENT OPPORTUNITY, AFFIRMATIVE ACTION AND DIVERSITY

When an employer makes the commitment to not discriminate based on race, age, national origin, religion, sex or disability in its hiring practices and other employee actions, they always identify themselves as an "Equal Opportunity Employer."

AFFIRMATIVE ACTION evolved from the Civil Rights Act of 1964. When an employer uses Affirmative Action they go beyond "equal opportunity" for all persons by making extra efforts to recruit and retain members of groups who have been discriminated against in the past.

DIVERSITY goes beyond affirmative action. It is an umbrella term which has evolved in the last decade to include other manifestations of "difference." Diversity extends to such differences as economic, veteran's status, and work styles.

RIGHTS AND RESPONSIBILITIES

Be aware of the opportunities your job provides, strive to improve your position by:

- applying for promotions when you meet the qualifications;
- getting the best pay by providing quality work;
- providing good input to your supervisor to help make your working conditions the best;
- knowing your fringe benefits;
- keeping yourself current on job requirements by getting the best training available on or off the job.

Take the time to learn how to secure all of those opportunities such as the ones listed above It is also your responsiblity to provide your employer quality performance so that you can advance on the job.

YOUR RIGHTS AS A PREGNANT WORKER

Discrimination on the basis of pregnancy is prohibited by the Pregnancy Discrimination Act of 1978. This act prohibits discrimination against women because of **past, present, and potential pregnancies**. Because millions of women are increasingly combining careers with marriage and children, it is important for employers and employees to know their rights.

WHAT CAN YOU DO IF YOU SUSPECT YOU ARE BEING DISCRIMINATED AGAINST BECAUSE OF YOUR SEX?

- First, write down the date, a description of the incident, and names of people involved.
- Then, talk with the person responsible. If the discussion with the responsible party is impossible or gets you nowhere, talk to the **grievance officer, affirmative action officer, or ombudsman** and learn your company's grievance procedure.

Do your best to put your anger aside and talk reasonably with that person, explaining that you believe you are being discriminated against on the basis of your sex and that this is illegal. Ask what the official company policy is and how the company deals with discrimination complaints. Is there a special procedure or form you should use? If following procedures or discussing the problem does not improve your situation, if there is no person in your company to handle complaints, or if the company refuses to talk to you or change their policies, you may want to file a formal complaint with the **Nebraska Equal Opportunity Commission**. If you can afford it, seek the advice of a private attorney. If you cannot afford to pay, call the Lawyer Referral Service 1-800 742-3005 or the State Bar Association, (402) 475-7091.

FILING A FORMAL COMPLAINT

Be sure to file a formal complaint **within 180 days** of the incident. Most enforcement agencies will not investigate a claim after that deadline.

ENFORCEMENT AGENCIES

If after using your organization's grievance policy you are still unsatisfied, your next step in an employment discrimination complaint is to contact the state enforcement agency.

The Equal Employment Opportunity Commission (EEOC), working with Nebraska Equal Opportunity Commission, tries to negotiate an end to the discriminatory practice, restore back pay, seniority, or other employee rights.

Equal Employment Opportunity Commission
911 Walnut Street, Room 200
Kansas City, Missouri 64106
(816) 374-2821

The Nebraska Equal Opportunity Commission (NEOC) investigates your complaint and makes a ruling on the complaint. This may include a recommendation that you file a suit against your employer.

The Nebraska Equal Opportunity Commission
1313 Farnam on the Mall
Omaha, NE 68102
(402) 554-2028

Omaha Human Relations Department offers help on issues concerning Human Rights.

Omaha Human Relations Department
Omaha-Douglas Civic Center
1819 Farnam Street
Omaha, NE 68102
(402) 444-5055

The Office of Federal Compliance Programs helps you if your complaint involves a Federal Contractor. When complaints or reviews show discriminatory practices which the contractor is unwilling to change by informal means, the contract may be canceled and the contractor denied future contracts.

Office of Federal Compliance Programs
106 South 15th Street
Omaha, NE 68102
(402) 221-4682

For employment complaints involving a school, college, university, hospital, medical, health, or social facility, contact:

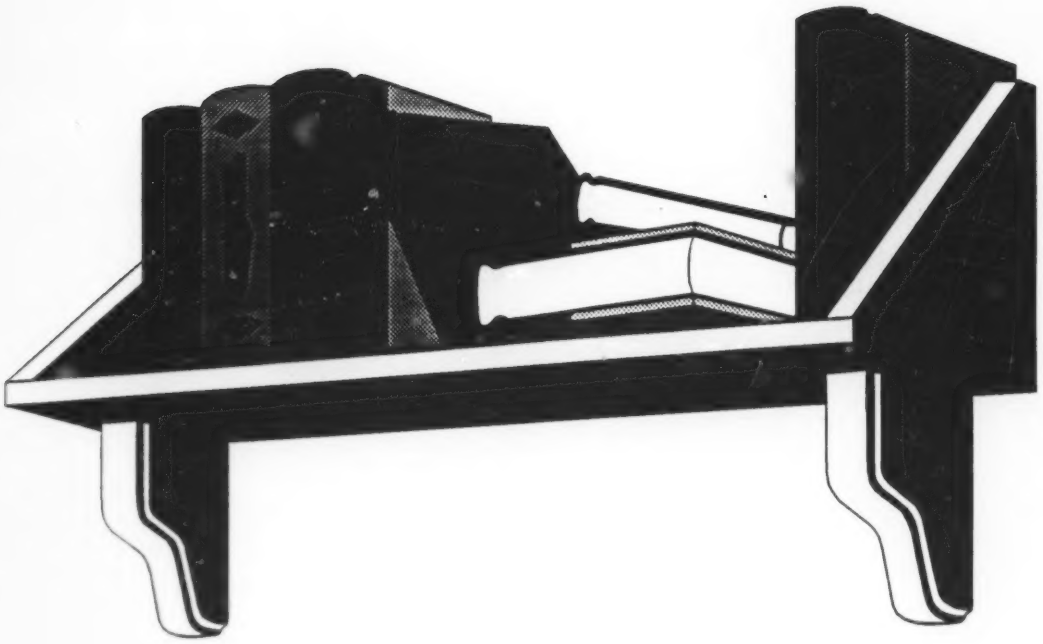
Department of Education
Office of Civil Rights
1150 Grand Street
Kansas City, Missouri
(816) 374-2474

National Labor Relations Board
Room 616, No. 2 Gateway Center
4th and State Street
Kansas City, Missouri
(816) 336-3846

Department of Health & Human Services
Office of Civil Rights
601 East 12th Street
Kansas City, Missouri
(816) 374-7277

It is a fact...

By the year 2000, 80% of women in their prime child-bearing years (between age 25 and 44) will be in the labor force.



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SOURCES

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